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HOUSING CO-OPERATIVES AND CONDOMINIUMS: CORPORATE GROUPS AND COMMUNITY

by

© BARBARA JANE SPRONK

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The undersigned certify that they have read, and recommend to the Faculty of Graduate Studies and Research, for acceptance, a thesis entitled Housing Co-operatives and Condominiums: Corporate Groups and Community submitted by Barbara Jane Spronk in partial fulfilment of the requirements for the degree of Doctor of Philosophy.

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Date April 15, 1982

Abstract

Co-operative and condominium housing developments in Canada represent fundamentally different forms of housing ownership. A condominium is a legal arrangement which makes it possible for an individual to own outright a dwelling unit (or, at least, the airspace within it) in a detached, semi-detached, townhouse, or apartment structure without having exclusive ownership of the land upon which the structure is built, the land being owned in common with all other residents of the structure or group of structures. A co-operative, in this case a non-profit, continuing housing co-operative, is a legal arrangement whereby an individual becomes a member of a housing co-operative association. This membership entitles him to reside in a unit owned by the co-operative, and obliges him to pay his share of the monthly expenses involved in the association's mortgaging, managing, and maintaining of the co-operative as a whole. Research carried out in one example of each of these types of housing development indicates that there are significant differences between the two projects, not only in relations of ownership, but also in the levels of members' participation in and the degree of their commitment to the institutions that comprise the social structure and organization of their groups.

The primary object of this thesis is, with the aid of the concepts *corporate group* and *institution*, to demonstrate this relationship between the corporate attributes of these two groups and the social cohesiveness that is apparent in their social institutions. These concepts are defined, and the methods described by means of which the basic question of the thesis was chosen and the data gathered to answer it. Next, the property relations peculiar to housing co-operatives and condominiums are placed in their wider historical and structural context, with the aim of pointing up the potential constraints that these ties to the wider social system may place on their operation. Then, at the micro level, the significant physical and demographic features of the two housing projects are described and their differing "jural personalities" are analyzed. In the analysis of the social realm which follows, three major social institutions are identified: meetings, maintenance, and neighbouring. For each institution, the institutional "rule" that prevails in each project is stated, followed by a description of the extent to which members of the two groups appear to abide by the rule. In conclusion, the analyses of the corporate attributes on the one hand and of social cohesiveness on the other are brought together, to assess their relationship to each other and the impact on that relationship of external constraints. The questions raised in this assessment are then put forward in the form of suggestions for further research.

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I. Introduction

A. Objects of the Study

Co-operative and condominium housing developments in Canada represent fundamentally different forms of housing ownership. A condominium is a legal arrangement which makes it possible for an individual to own outright a dwelling unit (or, at least, the airspace within it) in a detached, semi-detached, townhouse, or apartment structure without having exclusive ownership of the land upon which the structure is built, the land being owned in common with all other residents of the structure or group of structures. On the other hand, a co-operative, in this case a non-profit continuing housing co-operative, is a legal arrangement whereby an individual becomes a member of a housing co-operative association. This membership entitles him to reside in a unit owned by the co-operative, and obliges him to pay his share of the monthly expenses involved in the association's mortgaging, managing, and maintaining of the co-operative as a whole. As an individual, the member owns nothing but a share in the co-operative; he does not own the dwelling unit in which he lives, but as long as he remains a member in good standing of the co-operative, he has the personal right to occupy that unit.

Research carried out in one example of each of these types of development indicates that there are significant differences between the two projects, not only in the relations of ownership that define the two groups in the legal or jural realm, but also in the social realm, in the degree to which members of each group participate in and are committed to the institutions that comprise the social structure and organization of their groups.

The primary object of this thesis is, with the aid of the concepts *corporate group* and *institution*, to demonstrate this relationship between the corporate attributes that characterize property relations in these two groups, and the social cohesiveness that is apparent in their social institutions. The first step in meeting this objective is, in the remainder of Chapter One, to define these concepts as they will be used in the thesis, and to describe the methods by which the basic question of the thesis was chosen and by which data were gathered to answer it. The next step will be, in Chapter Two, to place the property relations peculiar to housing co-operatives and condominiums in their wider historical and structural context, with the aim of pointing up the potential constraints that these ties to the wider social system may place on the operation of these housing groups. In Chapter Three the focus will be brought back from the macro level to the micro level, in order to describe the significant physical and demographic features of the two housing projects chosen for study, and their differing "jural personalities," that is, the ranges of corporate attributes that characterize their systems of property relations. In Chapters Four, Five, and Six, the focus will be the major institutions -- meetings, maintenance, and neighbouring -- which comprise the social structure and organization of both groups. For each institution, the institutional "rule" that prevails in each project will be stated, followed by a description of the extent to which members of the two groups appear to abide by the rule. In Chapter Seven, the concluding chapter, the analyses of corporate attributes on the one hand and of social cohesiveness on the other will be brought together, to assess their relationship to each other and the impact on that relationship of the external constraints that were described in Chapter Two. The questions raised in this assessment will then be put forward in the form of suggestions for further research.

B. Concepts

The striking differences in ownership which characterize housing co-operatives and condominiums were outlined at the beginning of this chapter. Equally striking, however, are the differences in the avowed purpose of the two types of residential corporation. Housing co-operatives, in Canada at least, are consciously and overtly striving to become "communities." Housing co-operatives in Canada are not commercial propositions. Rather, they are generally promoted as opportunities within an urban setting to experience and work at developing a sense of community through co-operation. For example, in the early months of

1981, an advertisement in the Classified section of a western Canadian daily newspaper asked for "people interested in forming a downtown co-op" which would offer "affordable housing, regardless of income; stable monthly housing charges; and neighbours sharing common goals." Alexander Laidlaw, a long-time co-operative promoter, organizer, and educator in Canada, titled a concluding chapter in his 1977 book on housing co-ops, "A Village in the City." In this chapter, he emphasized the importance of community to a housing co-op:

> The community aspect of a typical housing co-operative in Canada can best be described as being that of a village within the city. The co-op will not be a mere collection of so many housing units, but a grouping of people held together in much the same way as a village or rural settlement of days gone by, with a certain amount of interdependence, sharing of common tasks and problems, and concern for one another. It will be a wholesome mixture of stout independence and community interests. It will not be a turning back from urbanization but hopefully a return to some of the social values of rural living (Laidlaw 1977:185).

By contrast, housing condominiums are more strictly commercial propositions. They are promoted in ads placed in the Real Estate section of daily papers, which generally give more prominence to the price of the condominium unit (if the "affordable" price is a selling feature) or to the luxury amenities the project offers (if the price is affordable only to those in the high income brackets), than to any notion of community of interests.

Community is a notion that defies easy definition. Hillery (1955) surveyed over 90 usages of the term, and found that three characteristics were common to the majority of definitions: locale, common ties, and social interaction. One may assume that supporters of co-operatives use the word to mean more than "locale," that their primary concern is with "common ties" and "social interaction" (cf. Bernard 1973:3), more specifically with the strength of the common ties and the depth and intensity of the social interaction.

Acting on that assumption, the analysis presented in this research will by-pass the clouded waters of definitions of *community* and focus instead on the common ties that bind members of condominiums or co-operatives to each other (read "social structure") and the nature of their social interaction (read "social organization").

Of these ties, those of property ownership lend themselves to analysis in terms of the concept *corporate group*.

Corporate Group

Housing co-operatives and condominiums are legal entities. That is, they form self-governing corporations, which can be taxed and sued as if they were individuals rather than groups, and have boundaries and membership which are established by law. Co-operatives and condominiums are given this legal status to enable them to administer the property which the members of each body own in common.

Not only are these boundaries and membership accorded legal recognition; more importantly for our purposes, they are acknowledged by the members of both groups as social boundaries, within which they engage, or at least are expected to engage, in certain types of behaviour. This conjunction of legal and social boundaries not only makes them corporations in statutory terms, it also defines them as "corporate groups" in the terms of comparative ethnography.

The concept of corporate group has a long and somewhat troubled history in anthropology. The notion of "corporation" was first introduced into anthropology in the mid-nineteenth century by Sir Henry Maine (1931). According to Dow's (1973) account of the history of "corporation" in anthropology, this first concept was "an abbreviated version of the English legal concept of corporation," which "abstracted out of the legal concept the idea of a jural person who did not die and to whom certain legal rights and obligations adhered" (Dow 1973:905). Maine, however, was concerned less with a description of "primitive" societies than with the evolution of society from a basis of status to one of contract. As Dow points out, Maine felt that non-Western associations could not be described by English legal concepts, since these communities were associations of co-owners manifesting a kind of communal ownership that was not found in English law.

Maine's concept of corporation, then, was primarily one of jural relationships, i.e., the rights and obligations arising out of ownership of property in common. Almost a century later, a second concept of corporation was introduced to anthropology, according to Dow, by Talcott Parsons'

> ...fortuitous translation of Max Weber's concept of *Verband* into the English phrase "corporate group"... In Parsonian-Weberian terminology, this concept stood for a group which was either closed, or which admitted outsiders by rules, and which was governed by an order enforced by a chief and administrators. This concept was meant to apply to any social group with the following characteristics: closedness, an internal set of institutionalized norms, and a norm-enforcing sub-group of leaders headed by a single individual (Dow 1973:905).

Unlike Maine's, Weber's concept was clearly intended to describe the organization of social groups. However, Dow considers Parsons' choice of the translation "corporate" unfortunate, since it resulted in the identification of Weber's *Verband* with a term which had a sophisticated technical significance in English jurisprudence. According to Dow, the clearest and most influential instance of this mis-identification of the two concepts occurred in Fortes' (1953) paper on African unilineal descent groups, in which Fortes "was carried away with the imagery of the word 'corporate' and was attempting to synthesize the two concepts" (Dow 1973:905).

Not only did Fortes confound Maine's and Weber's concepts, Dow continues, he also linked the idea of corporation to a special social unit, the segmentary lineage. Soon the this muddled concept was applied to village communities, to describe their social organization and their system of landholding (Wolf 1955, 1957), so that "now the word 'corporation' was imprecisely associated with village systems of joint ownership and governance that were not part of Maine's concept, or of the modern legal concept of corporation" (Dow 1973:906). Dow lists several subsequent treatments of the concept: Fried's (1957) use of "corporation" to designate a group with an unspecified organization which maintains some kind of joint possession of things, persons, or both; Befu and Plotnicov's (1962) conclusion that "corporateness" is manifested in the functions, economic, religious or political, that a group might have, rather than in the social structure of the group; Goodenough's (1971) contention that the word be used as a symbol without precise general meaning; and Cochrane's (1971) plea to either return to the modern legal meaning of corporation or discard it altogether.

Dow suggests that one way out of this muddle of terminology is to reserve the word *corporate* for descriptions of the rights and duties arising from joint ownership, and to use Weber's notion of *Verband*, translated as "organization" rather than as "corporate group," for descriptions of the distribution of authority in a group.[1] Dow's suggestions signal a return to the notion of corporate group that was suggested a half century ago by Radcliffe-Brown:

> It is convenient to speak of such a group as the Kariera horde as a 'corporation' having an 'estate'. This is an extension of the terms 'corporation' and 'estate' as they are commonly used in law, but I think this extension is justifiable, and hope that at any rate it will be admitted for the purpose of the present exposition. By an estate is here meant a collection of rights (whether over persons or things) with the implied duties, the unity of which is constituted either by the fact that they are the rights of a single person, and can be transmitted as a whole or in division to some other person or person, or that they are the rights of a defined group (the corporation) which maintains a continuity of possession.... A corporation can only form itself on the basis of a common interest. In the simplest societies the easiest, perhaps almost the only, ways in which common interests can be created are on the basis of locality, i.e., residence in the same local community or neighbourhood, or kinship.(Radcliffe-Brown 1952:32, 45)

A more recent student of social structure, G.N. Appell, has done some of the most rigorous work yet with the notion of corporate group using this "property relations" approach. Appell's (1974, 1976b) typology of corporate groups arises from his investigations of the Rungus of Borneo, who, like almost all Borneo societies, are organized in terms of cognatic groups rather than according to unilineal descent ties. In attempting to make sense of Rungus social structure, Appell has found the kinship-descent emphasis of social anthropology of little utility. This emphasis, argues Appell, leads social anthropologists to ask misleading questions of cognatic social systems, the most basic one being, How can cognatic societies achieve any degree of stability without perduring corporate groups such as are found in unilineal societies? According to Appell, cognatic societies *do* contain corporate groups, but they are not perduring, descent-based lineages. Rather, they are groups distinguished in terms of the social identity of the group (whether the group is recognized to be a social group by the society as a whole) and in terms of the unity of interest of its members in some scarce good or service (which is Appell's definition of *property relationships*). On these two criteria, Appell defines three types of *jural* grouping, the *isolate*, the *aggregate*, and the *collectivity*, only the first of which, the *jural isolate* or *entity*, can be called a *corporate* grouping.

---

[1] The elaborations of the notion "corporate unit" put forward by Smith (1974) and Brown (1976) are examples of this latter "authority" usage of *corporate group*.

Appell's notion of jural groupings will be used in the first step of description and analysis of the co-operative and condominium developments chosen for study. In this step, property relationships obtaining among members of each association will be compared. This comparison will be used as a basis for determining the nature of the corporate attributes, or "jural personality," that characterize the co-operative association and the condominium corporation as "jural isolates," in Appell's terms.

Institution

Once these differences in corporate attributes have been established, the next step will be to determine the extent to which these differences are reflected in the social cohesiveness of the two groups. This will be accomplished by examining the three major institutions in terms of which social life in the two groups appears to be organized: meetings, maintenance of common property, and neighbouring. For purposes of this analysis, *institution* will be used in the sense it is commonly assigned in social anthropology, as stated by Nadel (1951:108): "By institution, then, we shall mean a standardized mode of social behaviour, or, since social behaviour means co-activity, a *standardized mode of co-activity*"(italics his). According to this formulation, institutions have aims or purposes, which are carried out by the personnel or actors whose behaviour serves these purposes. The aims are those acknowledged by the group as a whole, and the actors are drawn from the pool formed by this group. Viewed in terms of their position in the overall social system, these actors can be described in terms of their *status*, or the position they occupy in that system; their *roles*, or activities assigned to them in accordance with their status; and the *norms*, or types of behaviour expected of them as they carry out their roles.

Institutions, as Nadel (1951:111) points out, are rules for behaviour that are generally accepted by the group. These rules can be stated in the form of *if-situations*. Thus, for example, the "rule" for meetings in the co-operative could be written, "If there is a problem confronting the co-operative as a whole, a meeting will be called to deal with it"; the rule for neighbouring could be written, "If any member of the co-operative needs help, some or all of his fellow members will come to his assistance"; for maintenance, the rule could be phrased, "If some part of the common property of the co-operative is in need of cleaning or repair, the members of the co-operative will attend to it themselves, without relying on external agencies."

However, as Nadel is careful to point out, institutions can only be summaries of behaviour: "The institution itself is, ideally, nothing but a curve of error operating for social data, its standardization the predictability, or what Max Weber calls the 'objective probability' of actions" (Nadel 1951:113). This is an important aspect of institutions to emphasize in the case of co-operative and condominium housing associations, since these groups, although recognized by law and by their own members as social groups, are primarily single-purpose associations, that purpose being residential. Their members leave the confines of the group to seek their livelihood, and because of this are drawn into other social groups, each with its own set of institutions and demands on members' time and behaviour. In addition, all the members have been recruited to these residential groups from other locales -- from different districts of the city, from different cities, even from different countries. Because of their diversity, they share no one set of goals and aspirations, other than to make a home for themselves and their families, whether temporary or permanent. A third index of variability within the two groups is the fact that standards and rules are seldom, if ever, taken for granted; rather, they are the subject of wide-ranging debates that drain most of the collective energy of these groups, debates that focus less often on how something could be done than on whether it should be done at all. In both groups, although to a greater extent in the co-operative than in the condominium, the overarching principle is that everything can be negotiated: any directive can be challenged, no internal authority need be granted legitimacy, therefore no internal source of power and the sanctions which derive from it can be guaranteed effective.

Because of this variability, the emphasis in analyzing the institutions which characterize the co-op and condominium studied in this thesis will be on the varying interpretations of and compliance with the institutional rules rather than on the rules themselves. These variances will be discussed under the heading, "Participation," since the extent to which co-op and condominium members participate in the institutional activities of their groups is considered by the members themselves to be a primary indicator of members' commitment to the institutions of the co-op or condominium and thereby to the group as a whole.

C. Methods

The methods used to gather the data for doing the analyses outlined above were chosen on the basis of the questions which these analyses are intended to answer.

Choosing the Questions

The primary guiding question of this research arose from an initial concern with the impact of various kinds of home ownership, and especially of mortgaging, on people's lives. In the literature on urban societies, much attention has been given to life in the post-war suburbs of North America (e.g., Clark 1966, Fava 1958, Gans 1967, Ross 1965), the "new towns" and housing estates of Great Britain (e.g., Durant 1968, Elias and Scotson 1965, Frankenberg 1966, Thorns 1976, Willmott 1963), ethnically-based settlements in the inner city (e.g., Gans 1962, Suttles 1968), especially black ghettos (e.g., Hannerz 1969, Liebow 1967), and settlements of urban migrants (e.g., Graves and Graves 1974, Jacobson 1973, Lewis 1952, Mangin 1970). Some studies have concerned themselves specifically with residents of certain kinds of housing, such as student housing (e.g., Festinger et al. 1950), public housing (e.g., Rainwater 1966), and "retirement communities" (e.g., Byrne 1974, Jacobs 1974).

However, none of these studies has addressed itself specifically to the issue of property relations in these settlements. The only body of literature (in English) that does address the question of how property relationships affect other aspects of life in urbanized human settlements is that on utopian or intentional communities, both historical and contemporary. Collective or communal ownership as opposed to private ownership of property is a hallmark of these communities; by means of a (usually implicit) comparison with more conventional settlements, the effects of private property ownership on other social relationships are at least implied, if not made explicit.[2]

From this variety of studies, it was apparent that a wide range of questions could be asked of social relationships in human settlements, even with an emphasis on property relations. In order to focus the study and make it manageable for one researcher, housing condominiums and co-operatives seemed an appropriate choice, because they are relatively small settlements with readily discernible boundaries, which resemble each other in physical form yet differ profoundly in the form of tenure they represent. An explicitly comparative framework was chosen, with the aim of pointing up what significant effects property relations have on other social relationships (cf. Eggan's 1954 discussion of the method of controlled comparison). And because both co-ops and condominiums are discrete units with a legal and social identity, corporate analysis rather than network or other types of actor-centred[3] analysis was chosen, on the assumption that, despite claims to the contrary (e.g., Boissevain 1973), existing concepts like "institution" can be profitably used in analyzing groups in which interpersonal conflicts are the norm rather than the exception. Finally, a study of property relations in particular and social relations in general in co-operatives and condominiums would break new ground. Co-operative housing projects in North America are the focus of an as yet largely descriptive and exhortatory literature (e.g., Dineen 1974, Dreyfuss 1973, Laidlaw 1977, Margolis 1972), although a few studies have been more problem-focused (e.g., Andrews and Breslauer 1976, Cooper et al. 1972, Sullivan 1971). The existing literature on condominium housing tends to be very market-oriented, intended to inform prospective developers and purchasers of the advantages and drawbacks of this type of ownership compared to single-family housing (e.g., Condominium Research Associates 1970, Goyette 1971, Kehoe 1974, Mittelbach 1975, Norcross 1973) or how to run a successful owners' association (e.g., Coombs 1973, Urban Land

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[2] The following studies of utopian communities proved to be particularly useful: Abrams and McCulloch 1976, Bettelheim 1969, Hine 1953, Hostetler 1974, Kanter 1973, 1974, 1979, Kilchenstein 1980, Moment and Kraushaar 1980, Spiro 1965, Zablocki 1971.

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[3] G.N. Appell uses the term "opportunism" to label "all those fields of inquiry that are concerned with how the individual can manipulate, control and create his own social world," and includes under that label exchange theory, transactionalism, situational analysis, and network theory (Appell 1976a:10).

Institute et al. 1976, Wolfe 1978).

The two examples of these types of housing tenure were chosen more on expedient than on rigorously scientific grounds. Because of the researcher's personal circumstances (a young family and a one-year sabbatical leave), the fieldwork had to be conducted close to home. As a result, only eleven housing co-operatives, all less than ten years old, were available as possible subjects; of these, the oldest and most well-established co-op was chosen, on the grounds that it would generate more useful information on such aspects of co-op life as resident turnover and "institutionalization" of activities than would a newer co-op that was still experiencing the difficulties of becoming established. There were far more condominiums than co-ops from which to choose -- over two hundred in the same metropolitan region as the co-op -- but in order to control as many variables as possible, the choice was restricted to those that were as similar to the co-op as possible in age, size, location, price, and physical layout. On this basis, the choice was quickly narrowed to two, one project of sixty units and one of forty, both in the same district of the city as the co-op and the same distance from it. The smaller, slightly older one was chosen, on the grounds that the smaller size would be more manageable and perhaps more conducive to the formation of "community." In neither case could the project chosen be said to be representative of co-operatives or condominiums as a whole, since no comprehensive or systematic survey was made of the demographic or organizational characteristics of co-op and condo projects in the region, on the basis of which truly representative projects could be chosen.

Choosing the Methods

The notion of "community" as a focus for questioning aspects of life in relation to property relationships arose early in the study of these projects, since all the literature produced by the co-op -- and housing co-ops in general -- is so emphatic about co-ops being "communities." However, the time-honoured anthropological method of studying communities, participant observation, was not available to the researcher. To be a true participant observer in a co-op, one must become a resident member, and to be a participant observer in a condominium, one must be an owner. The researcher's personal circumstances would permit neither option, and both would have been necessary for a comparison to have much validity.

As a result, the next best method was chosen, that of intensive depth interviews with at least one representative of each household in each project, and attendance at as many meetings and social functions as possible. Of the 50 households in the co-op, 70 adult individuals representing 46 households were interviewed; in addition, 13 individuals representing 8 households of former co-op members were interviewed. Of the 40 households in the condominium, 42 individuals representing 33 households (31 of owners, 2 of renters) were interviewed; no former residents of the condo could be reached for interviews.[4] All interviews were conducted between May and October of 1981, in all cases but two in the homes of those interviewed. The average length of each interview was between two and two-and-a-half hours; however, three interviews were less than half an hour (two of these were with condo owners, one was with a co-op member), and several lasted an entire morning, afternoon, or evening. In addition, the researcher was invited back by several households (all but two of them in the co-op) and was able to make repeat visits to five households (four in the co-op and one in the condominium).

In addition to these formally arranged interviews with adult residents in the co-op and condominium, the researcher took advantage of whatever opportunities were available to talk with and observe the children of both projects. These opportunities were plentiful in the co-op: children are everywhere, are purposely included in most co-op social events, and evidently play a major role in co-op social life. By contrast, children in the condominium are conspicuous by their absence. However, apart from noting the differences in the level of the child population in the two projects and making some references in passing to child-rearing values and activities, this study does not deal with the worlds of the child as they are circumscribed by the boundaries of these two projects. Especially in the case of the co-op, this is a major limitation of the study; co-op children appear to form a network of their own, one which is independent of the adult institutional network this study describes, and which deserves a study of its own. Such a study could best be done by participant observation, over a long period of time, rather than by interviews, and could benefit from a comparison with some other child-centred, but quite different, group, such as a Hutterite colony.

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[4] See Tables Two through Seven for details of census results in each project.

Two years of work, which involved researching the literature, talking informally with residents of condominiums and co-operatives, and attending seminars offered to condominium owners by provincial and municipal levels of government and the provincial association of condominium owners, preceded the actual interviews in the sites chosen for study. In May, 1981, the presidents of both the condominium and co-operative were approached formally, by letter in the case of the co-op, by telephone in the case of the condominium, to request permission to conduct the study. The co-op president requested that the researcher attend a general meeting to propose the study to the membership. This the researcher did, with the result that the proposal was put to a vote and unanimously approved. The researcher was not asked to be present at the condo meeting at which her proposal was presented; rather, the president presented it to the membership, and consent was again unanimous.

This formal approval was followed by a letter from the researcher to each household in both projects explaining the study and requesting an interview. These letters were delivered in person wherever possible, at which time a subsequent date was set for an interview. In a few cases interview arrangements were made by telephone; but in most cases, by means of repeated visits to every door, arrangements were made in person, so that face-to-face contact could be established prior to the actual interview.

No questionnaires or tape recorders were used, in an effort to keep the researcher's interactions and exchanges with residents of both projects as open and informal as possible. However, most of those interviewed were asked to indicate on a list of members how many of the names they could put a face to; as well, the researcher used a protocol to guide her questioning (see Appendix One), and in order to preserve as much of the detail and flavour of the interviews as possible, wrote a lengthy synopsis of the results of each interview as soon as possible after its completion.

Problems with the Process

Despite repeated efforts, the researcher was unable to interview representatives of the same proportion of households in the co-op and condominium. The co-op turned out to be much more receptive to the notion of being studied -- co-op members are generally keen to understand their co-op better in order to improve it -- than were the condo owners. The condo owners' hesitation to talk with a stranger about condo affairs was partly due to the fact that there was a legal case on their horizon, and despite the introductory letter each had received and the official permission granted at a condo meeting, owners had become wary of anyone coming to the door with a loose-leaf binder in her hand, for fear it might be something to do with the contentious enclosure. However, the major part of the researcher's difficulty can be attributed to the fact that many condo owners were seldom home; repeated phone calls, notes, and personal visits failed to find some owners at home, and several of those contacted would not commit themselves to a time when the interviewer could come back for a lengthier chat. In addition, the researcher was able to talk with several former members of the co-op, some at length, because of the contacts they maintain with existing members. This was not possible for the condominium; the researcher was given only one name of a former member, who proved impossible to reach. Finally, in the co-op the researcher had the advantage of working from a complete list of every member of every household, including the children and their ages (the same list is provided to every household by the Membership Committee). Such a list does not exist in the condominium; at no point did the researcher have a complete list of even the owners' and renters' last names, a fact that made progress there much more difficult.

In retrospect, these differences between the two projects fit with the corporate and institutional differences that the research uncovered. However, it must be admitted that the difficulties encountered in doing research in the condo, although they reinforce the overall conclusions of the study, could also, however minimally, have influenced the research in favour of those conclusions while it was in progress.

II. The Context

As stated in Chapter One, the purpose of this second chapter is to place the property relations peculiar to housing co-operatives and condominiums in their wider historical and structural context. Co-operative and condominium forms of tenure have arisen as a response to the continued striving by North American wage earners to own a home in the face of the rising costs home ownership entails. In this chapter the significant features of this dilemma are outlined, as are the condominium and co-operative responses to it. The focus of analysis is then shifted from the level of property relations to that of the relations of production within which they are enmeshed. The burdens which home ownership imposes on the wage earner are described, and some reasons suggested for why these burdens continue to be voluntarily accepted. Co-operative members, it is pointed out, escape these particular burdens, but are subject to another set, which are imposed in part by their dependence on government funding and support. In the concluding section of the chapter, the importance of acknowledging external constraints on the operation of condominiums and co-operatives is discussed, and some tentative consequences for those groups, and for this study, are suggested.

A. The Costs of Home Ownership

> The necessities of life are water, bread, and clothes,
> and a home of decent privacy;
> better the life of a poor man in his own hut
> than a sumptuous banquet in another man's house.
>
> Ecclesiasticus 29:21,22

These words, from the Old Testament Apocrypha, were written by an Alexandrian Jew over two millennia ago. However, if the current literature on housing and land use in North America is any indication, most North Americans would likely read them with a silent nod of approval and agreement. As Charles Abrams (1946:36) stated in his discussion of housing problems that followed the Depression and World War II: "Home ownership is America's tradition. American poets have sung its praises. Our chief executives have proclaimed it as a vital link in democracy. Any Congressman can deliver a homily on the subject without a minute's preparation, and often does." As for Canada, we have only to recall the federal task force created in the late 1960s to recommend ways in which levels of government could help more Canadians realize their "dream of home ownership" (Hellyer 1969:15).

The image of the "home of decent privacy" which most North Americans aspire to own takes the shape of a single-family, detached house on its own lot. According to two surveys reported by Michelson (1968, 1977), one conducted in the United States in 1965 and the other in Canada from 1971 to 1975, over four-fifths of the sample populations preferred living in a single-family detached house, including two-thirds of those presently living in multiple-family accommodation of various types. Housing statistics for the thirty years following the Second World War confirm the Canadian preference for the single-family house. During the period 1946 to 1975, approximately 4,194,000 housing units of all types were built in Canada, and of these 2,372,000, or approximately 57%, were single detached units (cited in Laidlaw 1977:76).

With the rapid growth of suburbs and "new towns" in Canada, the United States, and Britain in the years following the close of the Second World War, aspiring home owners were most likely to realize their dream in these new, large-scale developments. Academic observers of this phenomenon were quick to generate what sociologist Irving Lewis Allen terms a suburban -- and anti-urban -- ideology as justification and explanation, in which they pictured the suburbs as "the last great hope for preserving small-town values within ever-growing metropolitan orbits" (Allen 1977:10). However, after close to two decades of the promulgation of this ideology in various forms, sociologists Herbert Gans (1967) in the United States and S.D. Clark (1966) in Canada were able to demonstrate, by means of participant observation and survey studies, that those North Americans who left the central city for the suburbs were not seeking roots, a rural idyll, a consumption-centred life-style, opportunities for greater civic participation, or even a "sense of community." Rather, in the words of Herbert Gans, they came to the suburbs mainly "for a house, and not a social environment" (Gans 1967:37). According to Clark, suburban development meant simply the shifting from city to country of that section of the population that could not find in the city the kind of housing it required; the suburban community, at least in Toronto, was created, not by the suburban dream, but by "people able to afford an $11,000 to $20,000 house" (Clark 1966:37). Home ownership in Canada doubled during this post-war suburban boom. Immediately following the war, fewer than a third of the housing units in Canada were owner-occupied (Carver 1948:8); by 1961, this proportion had increased to 60% (Statistics Canada 1980:220-221). However, in the last two decades, the proportion of all housing units represented by single-family detached units has been declining. In 1961, in the twenty-three Census Metropolitan Areas identified by Statistics Canada, that proportion was 58%; by 1976, it had declined to 51% of the total number of units (Statistics Canada 1980:216-218). Home ownership has experienced a similar decline: in these same CMAs, in 1961, 60% of housing units were owner-occupied; by 1976, this proportion had declined to 53% (Statistics Canada 1980:220-221).

The reason Canada appears to be moving from the status of a nation of owners to that of a nation of renters is the increasing cost of urban housing to the consumer. According to Peter Spurr (1976:43),

> Examination of the change in prices of new and existing houses shows sustained rapid increases in most cities; particularly high escalation between 1967 and 1969; and in general, that prices of existing houses are rising more quickly than new house prices. In the high price cities of Ontario, Alberta, and British Columbia, prices of new and existing houses nearly doubled through constant increases between 1965 and 1972.

By 1976,house prices in these cities had more than doubled again (Lorimer 1978). These rising prices, combined with the rising cost of mortgage loans, have placed home ownership beyond the reach of more Canadians every year. To take a concrete example: the average income of all families and unattached individuals in Canada rose from $6,519 in 1967 to $16,764 in 1977 (in current dollars; Statistics Canada 1980:103). In one city, Edmonton, the selling price of the "average" house (a three-bedroom bungalow) increased from $15,900 in October 1967 to $73,550 in October 1977 (Edmonton Real Estate Board reports, cited in *Edmonton Journal*, June 1, 1979). In 1967, with first mortgage interest rates at about 8% and assuming a 20% down payment of $3,180, the remaining principal and interest on the loan would have been paid back at a rate of approximately $85 per month, or more realistically, $110 per month once taxes and insurance fees are added. Ten years later, with mortgage rates at 11%, the mortgage loan for the average house had risen to $58,840 (still assuming a 20% down payment), and the monthly payments to $540, or $600 with the addition of taxes and insurance fees. The difference in monthly payments represents an increase of 445% in the real cost of owner-occupied housing to the consumer, compared to a rise in household income of 157% over the same period. When one adds to this the fact that the lower three-fifths of the total number of Canadian households share approximately one-third of the total income of all Canadian households (Statistics Canada 1980:103), the discrepancy between income and the cost of buying a house assumes alarming proportions for most of the population.

B. Two Responses

As part of the response to the demand for home ownership on the one hand and rising costs on the other, two forms of ownership new to the Canadian housing scene appeared in the latter years of the 1960s. In August 1965, residents took possession of Canada's first continuing housing co-operative, Willow Park in Winnipeg, and in 1968, Brentwood Village, one of the two first housing condominium developments in Canada, was erected in a suburban community adjoining Edmonton. Both forms of housing tenure had been known and used in Europe for many years (see Digby 1978). They were also not new to North America: as of 1970, there were more than 190,000 condominium units and almost 33,000 co-operative housing units in the United States (Meeks 1980:147). Ten years later in Canada, there are approximately two hundred co-operative housing projects[5] and condominium developments numbering in the thousands.

Housing condominiums and co-operatives are a departure from the typical pattern of home ownership in two ways. First, the housing units in these projects are usually attached to each other, and, as a result, fall under the heading, "high-density, multiple-family accommodation."[6] Because more multiple-family than single-family units can be built on a given parcel of high-cost urban land, each multiple-family unit can be sold for a lower price than can a single-family unit with equal floor space. Lower prices are not a necessary feature of multiple-family projects. Luxury condominiums account for a substantial share of the U.S. market, and are now being built in increasing numbers in Canada as well. However, the bulk of new housing built for the low- to moderate-income owner has been in the form of multiple-family projects because of the price reductions made possible by high density, and it is the moderate-income rather than the luxury market which concerns us here.

The second feature which sets condominium and co-operative housing projects apart from owner-occupied single-family accommodation is the fact that the land on which any given unit sits is not owned by the occupant of that unit. What the condominium owner buys is a set of rights to an airspace which is defined by the walls, floor, and ceiling of his dwelling unit; all airspace outside the unit, plus the structural features and the land, are defined as "common property," owned in tenancy-in-common by the unit owners. Certain portions of this common property, such as apartment balconies or fenced patio areas, may be defined in the condominium plan as "exclusive use areas," set aside for the sole use of the occupants of the units which they adjoin. However, the right to this use is made subject to limiting conditions by the condominium corporation (consisting of all unit owners) in its by-laws.

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[5] This number does not include student co-operatives.

[6] Condominium and co-operative projects may consist of detached houses, but this form is rare.

The situation of the co-operative owner is quite different. What the co-operative owner buys is not the rights to any particular airspace, but rather a share in the co-operative. Once a member of this co-operative, he or she is then allocated one of the housing units owned by the co-operative, in which the member and his household may live. This right of occupancy is subject to certain conditions, a major one being the member's obligation to pay his share of the mortgage and maintenance expenses of the co-operative. The unit the member is allocated is considered "his," in the same sense that a tenant in rented accommodation may consider a unit "his." The difference, however, is that the tenant in the co-operative is also an owner; he is thus in a sense a tenant in his own complex, with as great a voice in the affairs of the co-operative as any other tenant-owner.

In terms of the control the co-operative member has over his housing situation, he enjoys a considerable advantage over the tenant in a conventional rental situation. However, he does not have one important right commonly granted to "owners" in our socio-economic system, that is, the right to a profit upon resale. In Canada, at least, housing co-operatives are defined as non-profit or non-equity organizations. This means that upon selling his share and ending his membership in the co-operative, the former member is recompensed only to the extent of his original contribution, and (in most cases) for the cost of any improvements he has made to his unit that were approved by the membership of the co-operative as a whole, as represented by the elected Board. What the co-operative owner buys, then, is the right to participate fully in the affairs of the co-operative, and to occupy whatever living space the co-operative allocates to him and his household. However, unlike the condominium owner, he does not buy the right to any profit that might be realized from the sale of his share in the corporation.

Both forms of ownership, condominium and co-operative, have arisen from the need to bring home ownership within reach of lower-income buyers. Condominium owners, with their right to profit-taking upon resale, are clearly within the mainstream of North American values and mores, and furthermore, are moving with the current. Co-operative members, on the other hand, seem to be rowing upstream.

Non-profit co-operatives appear to be the antithesis of a highly valued goal of individuals in our socio-economic system, namely, to become, by means of ability, hard work, and self-sacrifice, an owner of capital, in the form of a parcel of land with a house on it.

Both types of housing group, however, must operate within the constraints of the wider socio-economic system in which they are enmeshed. For a closer look at these constraints, the focus of analysis must be shifted from the relations of ownership within co-operatives and condominiums, to the relations of production that constitute this wider system.

C. The Constraints

As was pointed out above, condominium owners, despite the peculiar nature of the property they own, fit comfortably within the mainstream of North American values and mores. At the same time, however, as home owners within a capitalist system, they are subject to certain illusions and burdens of home ownership which will be described below. Co-operative members escape these burdens and illusions of private ownership. However, as will be outlined below, communal ownership is subject also to a number of burdens, since, as a fringe and counter-current phenomenon, it can survive within a capitalist system only with governmental support.

Condominium Ownership

Like ownership of other types of dwelling units, condominium ownership is widely referred to as an "investment." Rosenberg's (1969:3-4) words provide an example of this notion of home ownership as investment:

> One of the major advantages of the private ownership of homes as distinct from renting, is the income tax benefit derived from such ownership.... In Canada, if a home owner, by investing $20,000 in a home, spends $2,000 less per annum than he would spend to rent similar accommodation,[7] he is, in effect, earning $2000 per year on the investment of $20,000. This earning is not taxable as income.

Not only is the home owner frequently referred to as an "investor," he is widely credited with being a "producer": in maintaining the value of his "investment," through constant lawn-preening and house redecoration and repair, the owner in some way is said to be producing an increase in its value. Two anthropologists who have studied questions of public housing and land use from the viewpoint of social structure and culture have depicted home ownership in these terms. Constance Perin (1977:134) describes "America's most widespread cottage industry" as "the house itself as small business, the household's credit rating providing for each generation's economic well-being, the location for the children's public education, and its eventual resale and profit-taking for the parents' future." Anthony Wallace, in a study of public housing in the immediate post-war period, decries the lack of private yards in these developments. According to Wallace, the yard in the suburban setting provides

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[7] This was not the case for condo owners who were previously renters. In every case, their previous rental accommodation, in some cases rented houses, had cost them less per month than did their total condo payments.

> ... one of the rare times when the father is able to do something constructive in the physical presence of his wife and children. He may work all day away from home, but most evenings and weekends he is at home, where he displays his masculine strength, skill and inventiveness in innumerable jobs, from fixing a broken light plug to laying a concrete patio. He plays a role in the family profoundly different from that of the apartment-dwelling robot breadwinner.... The contrast is between, on the one hand, a harried cog-in-the-industrial-wheel whose family role is confined to bringing back an always inadequate paycheck and to grumbling impotent complaints about government, labor unions, and the landlord, and on the other hand, a harried cog-in-the-industrial-wheel whose paycheck may be inadequate, but who does visible work for his family and *creates* something, be it only a better screen door (Wallace 1952:40, emphasis his).

Home owners are led by these kinds of analyses, which are common in the housing industry and especially in its real estate sales sector, to think of themselves in these terms, as not just housing consumers but investors and even producers. However, in terms of the relations of production of the housing industry, home owners are clearly not producers. Mending screen doors does not create value in the system of housing production and exchange. Rather, it is the labour power employed by land developers that creates value, in servicing "raw" land and building houses on it. It is the decisions of these developers about how many lots to put on the market that shape the market (Lorimer 1978). A home owner can be considered a small-time speculator or investor, in the sense that he can profit from an increase in the "value" or price of his house if he times his resale appropriately, according to the amount of interest and principal he has paid back on his mortgage loan. However, he has not created this value. In fact, the increase has nothing to do with him at all. Rather, it results from a shortfall in housing supply, which is in turn an outcome of the supply decisions made by large-scale developers and financial institutions in response to societal demand.

Nothing is being produced in the process of these exchanges; no new social value is being created. We are not talking here of peasants who are earning their and their household's subsistence by working their own plot of land. In Western Europe, that mode of production was brought to an end by the Industrial Revolution, which had begun to transform the countryside by the middle of the eighteenth century. The increasing concentration of landholdings into the hands of a few, very wealthy, owners and the increasing importance of and demand for manufactured goods drove the peasant households to seek their livelihood in cottage industry of various sorts. However, the greater efficiencies of the factory system of production reduced the workshops of cottage and small town first to subsidiary status and finally to extinction. Deprived of any other means of producing their subsistence, rural households were pushed and drawn to the burgeoning cities, where they could sell their labour to the factory owners. With the wages they received, they could now buy their subsistence (Marx 1967, Dobb 1958).

Thus the household's economic base shifted from productive property -- first crop and grazing land, then the looms and other tools of the cottage workshop -- to wages. With this shift, *private property* was redefined by the wage earner to refer to articles of consumption rather than to materials of production: food, clothing, domestic articles, and eventually for some, a home (Zaretsky 1976:62).

The twentieth-century North American home owner lives in a much different environment than the nineteenth-century British factory worker. However, despite the transformations of town and city wrought by industrial capital, the home owner who is also a wage earner remains a wage earner, and is no closer to being an owner of productive capital than he was a hundred years earlier.

The nature of home ownership has changed in that time, however, due to its increasing dependence on borrowed money. A century ago, Frederick Engels attacked several writers in the tradition of Proudhon who were promoting home ownership as the salvation of the German worker. Engels (1887:51) states: "Dr. Sax (one of these writers) has solved the (housing) question raised in the beginning: the worker 'becomes a capitalist' by acquiring his own little house."

Engels' reply:

> Capital is the command over the unpaid labour of others. The house of the worker can only become capital therefore if he rents it to a third person and appropriates a part of the labour product of this third person in the form of rent. By the fact that the worker lives in it himself the house is prevented from becoming capital, just as a coat ceases to be capital the moment I buy it from the tailor and put it on. The worker who owns a little house to the value of a thousand thalers is certainly no longer a proletarian, but one must be Dr. Sax to call him a capitalist (ibid.).

Engels assumed that by owning his own house the worker would be "no longer a proletarian" because he thereby would live rent-free. This assumption remains the abiding vision of home ownership, despite the rapid growth of the mortgage industry since Engels' time. Home ownership has increased so phenomenally in this past century primarily because of the availability of mortgage money. The federal governments of both Canada and the United States have been major partners in this process, providing mortgage money from public funds, and later guarantees for private lenders of mortgage funds to home buyers and various types of subsidies on these loans. (See Rose 1980 for an account of Canadian government legislation and policy in the mortgage field over the last 45 years). As a result of this availability of mortgage money, most home owners are now heavily indebted, and are likely to remain so for the remainder of their working lives. As investors, their equity build-up is very slow, since mortgage lenders, intent on retrieving their income from the loan as quickly as possible, apply the monthly payments in the early life of a loan to capturing the interest rather than to reducing the principal amount. Thus the owner of a house carrying a 35-year mortgage will find that after ten years of monthly payments he has paid off only a few thousand dollars of the principal amount of his loan.[8] If he has received a subsidized loan which he must begin repaying after six years, he may find that his income has not risen as quickly as interest rates; Rose (1980:100fn) notes that this was indeed the case for several thousand recipients of federally-subsidized loans who, by the late 1970s, "had given up their homes either by mailing in their keys to CMHC, or by filing a formal 'quit claim'." Even when the home owner's loan is at market rates, he is usually faced with having to renew his mortgage within five years, at a rate substantially higher than the rate that applied to the first term. Even for the owner who can meet his mortgage costs and keep his home, the costs of maintaining and repairing his investment rise with its age. At the same time, he is faced with increases in the taxes levied by municipalities themselves faced with rising costs and debt burdens. The home owner is caught in a vicious spiral. It is in his interest to have the resale price of his house increase, even though it is this same tendency which pushed up his original purchase price and is responsible for his heavy indebtedness. It is in his interest to be granted a high-ratio mortgage (i.e., one requiring a low down payment) with a long term of repayment, because this way his monthly payments are low enough to enable him to qualify for home ownership, even though these high-ratio, long-term mortgages increase the competition for borrowed money, which in turn causes a steady, long-term rise in the general level of interest rates (Stone 1978:199). The home owner may also think it is in his best interests to have more of his wife's income counted towards his eligibility for a mortgage loan, even though this increases his reliance on two incomes and results both in postponement of childbearing and in increased pressure on already overtaxed and inadequate child care facilities.

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[8] His equity will have increased over and above this paid-off amount, to the extent that inflation of prices in the housing market has raised the market value of his house.

Why, despite all the burdens ownership of a home lays on the wage earner, does home ownership continue to hold such a strong appeal? Part of the reason is the services that widespread home ownership renders to the interests of the powerful. Home ownership renders obvious services to the interests of capital, in the form of interest on mortgage loans and profits for the housing industry. Indeed, in the view of the Canadian federal government, since the passage of the first National Housing Act in 1938, the provision of housing has been more a function of shoring up the construction and finance industries than it has a social issue (see Rose 1980:3, Finkel 1979, ch. 7). Less obvious, perhaps, are the services rendered in the form of worker control; in the words of Michael Stone (1978:186):

> Homeowners' interests have become tied to those of landlords and lenders. They tend to become concerned about property values, hoping they will rise indefinitely, and resenting the intrusion of 'undesirable' neighbours. Homeowners become tied to a location, not able to move freely and negotiate most powerfully their conditions of employment. They become reluctant to jeopardize the stability of their incomes through strikes or other militant actions, fearing foreclosure and consequent loss of both their shelter and their investment.

However, even for capital, these benefits are not an unmixed blessing. As Stone points out, the longer term result of massive borrowing is a tighter credit squeeze, greater inflationary pressure, and a deepening of the contradiction between the need for income redistribution on the one hand, which would result in the collapse of the labour market, and the need for reducing housing costs on the other, which would lead to the collapse of the housing market.

The mixed nature of the benefits of home ownership to the wage earner has already been described: the wage earner willingly signs his name to a forty-year debt, and thereafter devotes his non-working hours to caring for his yard, "fixing up" his basement, and shopping for bargains with which to furnish the result. Why does he take on this debt load and these responsibilities? Primarily because the ownership of a house and yard invests his life with a meaning which the workplace does not and cannot provide. His home is his refuge, the fortress which protects his personal life, to use Zaretsky's terms (Zaretsky 1976). It is also his badge of ability and sacrifice, in the terms of Sennett and Cobb (1972). As a home owner, he has subjected himself to the scrutiny of representatives of some of the most powerful interests in our society, the mortgage lenders, and been found acceptable (Perin 1977). He has achieved this status by his own hard work, ability, and willingness to sacrifice immediate comfort for future security for himself and his family. Because of his sacrifice, he resents the presence in his neighbourhood of anyone, like a renter, or worse, a publicly subsidized renter, who can enjoy the pleasures of his neighbourhood without the same level of sacrifice. His home is his major asset, his primary tie to "the system," and the most salient symbol of his individuality. His labour power is of value to him only to the extent that he needs it to sell in order to purchase "the good life," which is represented by his home, not his workplace.

Co-operative Membership

Unlike condominium owners, co-operative members have sought "the good life," at least temporarily, in the form of membership in a co-operative community rather than in the private ownership of a dwelling. Even so, they do not entirely escape the burdens of ownership imposed by the wider system, although in the case of co-operatives these burdens take on a somewhat different form.

As Dreyfuss (1973:2,3) outlines and MacPherson(1979) details, co-operatives have always been an integral part of their historical period, a reaction to the accumulation of wealth by a few people. This reaction has a dual motivation: economic survival, and social idealism. As a result, co-ops have two diverging requirements: practical business management, which is needed for survival and expansion; and social concern, which fosters the belief in the ability of ordinary people to control what affects them.

This also means that co-ops can fail in two ways: they can be social successes but financial failures, which has been the fate of most small-scale food co-operatives, for example (see Zwerdling 1979); or they can be financial successes that have lost their social motivation, as have the large co-operative retail stores. Most co-ops are doomed to struggle financially, however, because they inevitably attempt to fill needs that private enterprise has deemed not profitable. As a result, they have survived only with government assistance, which comes with its own set of strings and an attitude of ambivalence that borders on condescension.

This is particularly true for housing co-operatives. As mentioned above, housing legislation in Canada, both federal and provincial, has been designed to encourage home ownership and feed the construction and finance industries. In Rose's words,

> The best conclusion we can arrive at concerning national housing policy ... is that the Government of Canada was strongly in favour of the attainment of home ownership by every family... Every effort was made to supply adequate supplies of mortgage money, to manipulate the interest rate, and to set forth appropriate terms to encourage individual home ownership. Not only was mortgage money made available through the National Housing Act at rates lower than those prevailing in the money markets, but down-payments were successively reduced as loan amounts were increased. The period of amortization increased from fifteen years in 1946 to twenty, then twenty-five, and then to its present length of 35 years or more to enable lower-income families to acquire a home of their own. If anything, this was the heart of our housing policy during the past thirty years (Rose 1980:35).

Under federal legislation, membership in a housing co-operative has not been considered the equivalent of home ownership. Up until 1973, continuing housing co-operatives were not recognized in the National Housing Act. Every co-operative project mortgaged before 1973 was approved as a "special project." The co-op described in this thesis is a case in point.

In 1970, a group of "Citizens for Better Housing" incorporated themselves as a society, with the aim of organizing and building a large-scale housing co-operative on a 100-acre suburban site. At the time, there were only four co-operatives in Canada which could serve as models, all large-scale (over 100 units each), all organized and built by sponsoring agencies, and all restricted to low- and middle-income people. The members of the Valley Housing Co-operative, as this new group came to be called, had quite different goals. First, they had no sponsoring agency, and instead were shouldering the entire responsibility for organizing and managing their own co-operative. Secondly, they were insistent on creating, not a low-income "ghetto," but a mixed-income project whose composition would reflect the income mix of the city from which they drew their members, namely, one-third, low- or fixed-income families; one-third, families whose income was too high to qualify for public housing but too low to qualify for a mortgage on the open market; and one-third, families who would ordinarily be able to obtain a mortgage on the private market.

Because of the members' insistence on this mix of income levels, the Valley Housing Co-operative did not fit tidily into any of the categories of special programs available under the NHA. Up to this time, housing co-operatives had been considered primarily welfare programs for people who could not "make it" in the private market. The inclusion of higher-income people could not be accommodated under this rubric. Similarly, the inclusion of families requiring subsidies meant that the co-op could not be treated as a middle-income co-op and cast upon the private market to seek financing. As a result, the VHC project got shunted from one program slot to another, and from one level of bureaucracy to another. VHC organizers found themselves having to deal with officers of various designations on the local, regional, and national levels of the CMHC, each of whom had different notions of which program might be appropriate, or whether CMHC should be involved at all. It took VHC members a year and a half of negotiating this bureaucratic tangle to glean enough information from CMHC to even begin the preparation of a formal mortgage proposal. The mixed-income nature of the proposed co-op also resulted in the co-op's losing the option to purchase the site they had originally planned to develop. The rationale of the owners of the site, a religious order, was presented in a letter sent by their solicitor to the VHC in August 1971:

> I have been instructed to reaffirm that the (owners) are sympathetic to the objectives of your co-operative, particularly the ones relating to the one-third lower income group. The impossibility of effectively protecting the interests of this group is an important factor in the decision to decline your proposal.

This set-back forced the co-op to turn to the City in an effort to obtain a low-cost site. This they eventually obtained, but in the form of a three-acre site in a new suburb being assembled and developed by the municipality itself. This meant a drastic reduction in the scale and dimensions of their project. It also meant negotiations with the municipal bureaucracy, including various committees, housing associations and agencies, and members of City Council. In addition, the co-op had to provide CMHC with the assurance that the City would provide subsidies to the low-income third of the project, which meant further negotiations with the City, and with the province, whose public housing program provided the City with partial funding for its public housing projects. The final irony was that the mortgage finally provided by CMHC was drawn up and approved in early 1973, only a few weeks before amendments to the National Housing Act, incorporating provisions for co-operative housing, were announced in the House of Commons.

This new legislation provided start-up funds for co-operatives, plus capital grants and loans and guarantees for mortgages obtained from market lenders. Late in 1978, however, the Ministry of State for Urban Affairs announced that non-profit organizations (which include co-operatives) were to seek mortgage financing in the private market in lieu of the 90% federal loans previously provided (Rose 1980:180); the cost of these private loans would be subsidized by the Federal Government in the form of rebates to individual co-ops. Already existing co-ops like the VHC have also been affected by this federal move. In the case of the VHC, the mortgage they were granted had an amortization period of 40 years at an interest rate of 7-5/8%, which at the time it was approved was half a percentage point below the market rate. However, the term was only five years, at which point the co-op had to renegotiate the loan with CMHC. After a set of lengthy and difficult negotiations, they were successful in obtaining a second term at the same rate. However, in the late summer of 1981 they were informed that CMHC wanted to raise the rates on all co-operative housing loans to market levels, which could as much as triple the rate on the VHC mortgage. Co-operatives across Canada are uniting to negotiate with CMHC on this issue. Likewise, co-operatives in the province in which the VHC co-op is located are collectively lobbying the provincial government for changes to the Co-operative Associations Act under which they are incorporated. Housing co-operatives want an Act which addresses the implications of co-ownership as a form of land tenure, of considering housing co-operatives as self-help rather than non-profit groups, and of the growing amount of equity which is owned by co-operatives but not available to their members. At present, this province has no legislation which mentions housing co-operatives in particular or meets their specific needs, nor any programs to fund or encourage their development.[9]

The fact that co-operatives are dependent on government for funding destroys any notion that they are autonomous, self-directed bodies, free to choose their own way of operating. The case is in fact quite the opposite. CMHC, in its role as holder of the mortgage for co-operatives like the one organized by the VHC, keeps tight control over the co-operative's financial affairs. As a result, co-operatives are required to operate like businesses. Businesses, as Max

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[9] Provincial assistance is provided to building co-operatives, in which a small group of people obtain a group mortgage at below-market rates and pool their labour to build their own houses. However, this program leads directly to home ownership, since individual mortgages are provided for each member upon completion of the houses.

Weber pointed out in his lucid analyses of bureaucracy, tend to operate in an impersonal, rationalized manner. However, this tendency runs directly counter to co-operatives' avowed goal of providing their members with a supportive, personalized social network. The result is a continual tension between the two poles, as co-operative members attempt to fit together their co-operative principles of participatory democracy, self-help, and "each for all, all for each" and the requirements for running a business.

D. Implications

The aim of describing the constraints to which condominium ownership and co-operative membership are subject is to point out that relations of ownership do not operate within these two groups as an independent variable. In the case of condominiums, ownership brings with it the notion that condo owners are investors, who, although not in the same league as the Rothschilds and Rockefellers, are at least playing the same game. In the case of housing co-operatives, members' aspirations to community are in constant conflict with their obligations to operate a business, according to guidelines set out by the external agency which provides their funding.

The acknowledgement of these constraints on relations of ownership within the two groups has important implications for this study. In the following chapter, co-operatives will be shown to be more corporate entities than are condominiums. Correspondingly, in Chapters Four, Five, and Six, the co-operative will be demonstrated to be a more cohesive social group than the condominium in terms of the level of participation and commitment that are expected of its members, and in terms of the degree to which members' behaviour conforms to those expectations. However, the external constraints described above will be shown to have effects which cross-cut the relationship between jural corporateness and social cohesiveness. For example, in the discussion of institutional differences between the two projects, it will become apparent that condo owners are more unified in their concern with the value of their "investments" than are co-operative members along any dimension. Similarly, because of the tension between commerce and community, there is significantly more divisiveness and friction among co-op members than among condo owners, as will be shown in the institutional analysis.

These examples, along with others that come to light in the corporate and institutional analyses that follow, will be drawn together in the concluding chapter.

III. The Shape of the Projects

Housing co-operatives and condominiums in Canada represent two responses to the widespread desire to own rather than to rent housing accommodation. Both examples of these housing forms selected for study offer relatively inexpensive alternatives to owning a detached single-family home. The accommodation supplied by both is similar in terms of size, age, location, and design. However, in terms of social organization, they differ quite markedly, as a consideration of the formal rules of membership in each group and the jural relationships obtaining between their members will demonstrate.

A. Physical and Demographic Shape

The co-operative and condominium projects selected for study are located approximately two kilometres apart in the same suburb of a major western Canadian city. Each occupies a parcel of land about three acres in size. Density in Co-op Home[10] with fifty-one units, is slightly higher than in Condo Place,[11] which comprises forty units. However, the Co-op Home site forms a triangle, with a grassed, city-owned and -maintained pipeline easement adjoining its base. Seventeen of the fifty-one units back onto this grassy strip, which lends an illusion of spaciousness to the project. The Condo Place lot is rectangular, bounded by a major roadway, a residential street, and two paved alleys; as a result there is less grassed area available for use by Condo Place residents than there is in Co-op Home, despite the co-op's greater density.

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[10] This is the (fictitious) name given to their co-op by the Valley Housing Co-operative Association.

[11] This is also a fictitious name.

The fifty-one units in Co-op Home are grouped within eleven free-standing structures arranged in five rows, with common walkways and a fire access road between them and parking lots and playground areas on the periphery. Forty-eight units have two storeys plus basement; two, designed for handicapped residents, have one storey plus basement; and one unit, which is used as a community building, is a bi-level. Eleven units have two bedrooms, thirty-two have three bedrooms, five have four bedrooms, and two have five bedrooms. The two-bedroom units are somewhat smaller than the others, with 950 square feet of floor area; three bedroom units have 1160 square feet of developed floor area, the four bedroom units 1355 square feet, and the five bedroom units 1470 square feet. However, the fourth and fifth bedrooms are located in the basement, along with an extra half-bathroom, which means that the area on the main and upper storeys of the four- and five-bedroom units is the same as in the three-bedroom units. Outside, the units are beige rough plaster with wood trim stained dark brown. Inside, the original residents had some choice of additional or optional features. As a result, several have angled "extensions" in their living and eating areas; a couple have skylights and extra windows in the living room; one has a dining room; two have fireplaces; several have a good deal of wood panelling; one has a basement-level sauna; and so on. Each unit has a patio area adjoining; some of these are enclosed by fences, others are open to the adjoining common walkways, and several adjoin the pipeline easement. Throughout the site there is a profusion of trees, vines, flower beds, and well-tended lawns. The overall impression, especially in summer, is very pleasing. In fact, the project won a City award for architectural excellence, which is proudly displayed in the community building.[12]

The forty units of Condo Place are grouped within nine free-standing structures arranged in four rows, each row separated by a walkway or a fire access road. The ten units in the easternmost row, called "elite row," have fireplaces, French doors opening onto patios, and garages; about half of the remaining units have carports, and the remainder have parking stalls some distance from the unit. There is no communal playground, and no community building. The units range in size from 1350 square feet to 1400 square feet (including only the main and upper storeys). All have two storeys and a basement, with three bedrooms on the upper storey (one of them a very large "master bedroom," which many residents mentioned as a feature which attracted them to this particular condo). A few basements contain finished recreation rooms and extra bedrooms, although development of the basement is made difficult by the lack of windows and venting on the basement level. The unit interiors are very attractive, with some "luxury" features seldom found in projects in this price range, such as a two-piece bathroom on the main floor in addition to the main four-piece bathroom upstairs, a living room and dining room separated by a six-inch step, large sliding window-doors opening onto a raised patio deck, and fake timbering on the dining room ceiling. The exteriors are dark-stained wood siding with white trim. Every unit has a small back yard enclosed by a six-foot white painted fence. In addition, adjoining units face in opposite directions, so that the back yard of one unit adjoins the front entry of the next, which makes these yard areas quite private and self-contained. There are several small trees and a dozen relatively mature trees planted throughout the area. A few flower pots or flower beds are visible from the common walkways, but most of the plantings are behind the fences. The lawn areas are well tended, and the overall impression is one of tidiness and order. This design, too, won a competition sponsored by the City. The entire suburb was assembled and marketed by the City, a project intended to lower lot and thereby housing prices throughout the metropolitan area. In the early years of the project, buyers of the municipally produced single-family parcels of land were selected by the drawing of lots. In the case of multiple-family projects, the first parcels designated for commercial high-density housing were sold to developers on the basis of a design competition. It was this competition that the developer of Condo Place won, a win that enabled the company to build one of the first condominium projects in the district.[13]

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[12] For a map of the project, see Map One.

Even though Condo Place was one of the first condominium projects in the area, Co-op Home preceded it by two years. The first Co-op Home residents took occupancy of their units in the winter of 1973, in a sea of snow, then mud, bordered by an uninhabited wilderness. The fiftieth household took occupancy in the spring of 1975, at which point the units were structurally complete, although some landscaping and exterior finishing remained to be done. Condo Place went to market in the fall of 1975; occupancy was complete by May 1976, and on July 1 the developers of the project turned it over to the new owners.

Over the eight years of its residential life, a total of 105 different households have lived in Co-op Home, and fifteen of the original households, or 30%, remain. Over the six years of Condo Place's existence, there have been at least eighty different owners,[14] and of the original purchasers, six, or 15%, still live in the condo. The price of units in Condo Place -- originally in the $46,000 to $56,000 price range at 11-1/4% and now in the $66,000 to $76,000 range at 15-3/4% -- has largely determined the type of buyer attracted to the project. When the owners of Condo Place were asked why they had moved to the condominium, their first response was their unit's "reasonable price" ("this unit was within our price range"; "it's what we could afford"). The next most frequent responses centred on the physical amenities offered by this particular project -- the relatively large amount of floorspace, the appealing layout, the fenced yards, the interior design features, and the generally impressive upkeep of the project. Condo owners who had owned detached houses before moving to the condominium emphasized the low maintenance features of condominium living. Owners who had previously rented, however, had made their decision to move to a condominium primarily for the benefits of ownership they hoped to derive from their "investment." Former renters were "tired of watching their rent money go down the drain" and looked forward to "building equity." Several had also had unfortunate experiences with heavy-handed landlords and shoddy upkeep in their rental accommodations, and liked the idea of owning something which they could do with as they liked.[15] Condo Place owners tend to be salesmen, skilled tradesmen, small businessmen, government employees, and teachers. Most heads of households are under forty years of age; only seventeen households have children, most of them teenaged.

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[13] For a map of the project, see Map Two.

[14] This is an esimate, since records of all the owners of each unit have not been kept.

When asked why they moved to the co-op, Co-op Home members also mentioned their low housing charges ("incredibly cheap rent" was a frequent response). However, they also emphasized the opportunity provided by co-op living to get to know their neighbours, an opportunity which did not exist in their previous places of residence, as well as the mix of ages and income levels that Co-op Home offered.[16] Given this mix of incomes, the population of Co-op Home is somewhat different than that of Condo Place. Of the fifty households in Co-op Home, thirteen receive public housing assistance, two have no income apart from student loans, twenty-two are headed by skilled tradesmen, salesmen, or secretaries, and thirteen are headed by people in professional-level occupations such as teaching. Seven households are retired or semi-retired couples; and an overwhelming 41 households have children still living at home. Twenty-four of these children are under five years of age; thirty-two are school age; sixteen are between thirteen and fifteen, and twenty-two are sixteen or older.

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[15] See Table Seven on p. 202 for a summary of responses.

Housing costs for both groups are quite reasonable. During the summer during which the research was conducted, most Condo Place owners were paying between $500 and $550 per month for mortgage payments and condominium fees. Co-op Home housing costs were substantially less: residents on fixed incomes or public assistance were paying $165 per month; those receiving internal subsidies, $344 per month; and those with no subsidies, $369 per month. "Reasonable" charges become "incredibly cheap" when one takes into account the fact that these monthly charges include gas, water, taxes, and insurance, as well as payments on the co-op mortgage and maintenance costs.[17]

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[16] See Table Eight for a summary of responses.

B. Membership

With this sketch of the physical and demographic shapes of the two projects as a background, let us now turn to a consideration of their organizational shapes, by means of an examination of their formal membership rules.

First, the condo. Legislation concerning property relations in Canada is considered a provincial matter. Accordingly, to provide a legal basis for the formation of condominiums, the government of the province in which the condo is located passed the Condominium Property Act in 1966, and, as a response to several problems arising from the application of that Act, The Condominium Property Amendment Act in 1978. Under the Act, for each condominium project there is created a legal entity, the condominium association, whose responsibility is to set and administer the by-laws governing the operation of the condominium in accordance with the Act. An individual becomes a member of this corporation by purchasing a unit within the condominium. Included in his title to a particular unit is a "share" of ownership in the common property belonging to a unit. This share is termed the *unit factor*, and is calculated on the basis of the square footage of the unit, number of outside (as opposed to adjoining) walls, and the presence of amenities such as garages and fireplaces.[18] Under provincial regulations, the unit factors in each plan must sum to ten thousand; therefore, a unit factor of 104, for example, means that the owner of the unit assigned that factor owns 104 ten-thousandths of the common property. This factor is then used to determine the unit owner's share of the monthly condominium fee, which is levied by the elected Board of the association to pay the costs of maintaining the common property and establishing a reserve fund for emergency and replacement use; the Board may raise (or lower) this fee at any time, without consulting the general membership. The unit factor also determines the unit owner's share of the tax assessment on the common property, his share of the proceeds should the association be dissolved, and his voting powers within the corporation. Although for the sake of expediency most votes at general meetings of the association are counted by simple show of hands, any member may call for a secret ballot. If votes are taken by ballot, each ballot must have the voter's unit factor written on it, and each vote must be weighted according to the unit factor on the ballot.

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[17] See Tables Two through Seven for demographic profiles of the two projects.

Membership in the condominium association is further complicated by the fact that, technically, most condominium buyers are "owners" in a limited sense only. Since most buyers are unable to pay the full purchase price before taking possession of their unit, they negotiate a loan agreement with a mortgage company, whereby they can be said to "own" the unit and the right to occupy it or sell it, only on the condition that they meet the monthly payments on this loan. The mortgage lender retains an interest in the property over the entire life of the loan, because the property has been pledged to him as collateral, meaning that it becomes his if the payments on the mortgage are not met. Condominium legislation reflects this reality: if a mortgage lender (the mortgagee) so wishes, he may register with the corporation his right to vote as an "owner," and by so doing he pre-empts the right of the occupant-owner of the unit on which he holds the mortgage (the mortgagor) to vote as a member of the association. In deciding issues in which legislation requires unanimous approval by the association (for example, the sale or lease of the common property), only the mortgagee, if registered, may vote. In the case of Condo Place, one corporate lender holds the mortgages on most of the units; however, this financial institution has never seen the need to register its right to vote.

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[18] A "share" in a condominium should not be confused with a "share" in a limited company, since the share of the condominium common property cannot be sold by an individual owner separately from the sale of his unit.

Further complicating the matter of membership in the association is the possibility of renting out a unit or units. This creates another category of potential non-resident but voting members of the association, the lessors. Lessors retain their right to vote (unless, of course, that right is pre-empted by a mortgagee), which they may exercise by proxy if they so desire. The actual occupant of that unit, the lessee, is not considered a member of the association and does not have the right to vote at meetings, even though he is subject to the association's by-laws, and may even be elected to the Board of the association. At the time of this study, only three of the forty units in Condo Place were occupied by renters, and none of them had any interest even in attending meetings.

Membership in a housing co-operative is conceived of in entirely different terms. The emphasis is placed, not on the individual member, but on the co-operative and its reason for existence, namely, the provision of housing services to its members.

Housing co-operatives operate under the jurisdiction of the provincial legislation governing co-operatives of all types, the Co-operative Associations Act. Co-operatives as a whole tend to incorporate on the basis of membership, rather than on the share-capital basis typical of corporations, and operate on the basis of the principle, "one member, one vote," rather than as a collection of share holders. In order to become a resident in Co-op Home, a person must first become a member and pay the membership fee (one dollar), as set out in the co-operative's by-laws. The member then makes application for residency; for himself and his household. If the application is approved by the co-op Board, the household must then make a "member loan" or "share payment" ($1,000) to the co-op. In addition, and unlike the situation in the condominium, all persons over the age of sixteen resident in the co-op are expected to become members. As a result, there is usually more than one member in any one unit who is eligible to vote.

The one-member-one-vote principle applies despite the fact that neither all members nor all households make the same financial commitment to the co-op. The monthly "housing charge," which includes the payments on the mortgage held by the co-operative as well as maintenance, reserve, and insurance costs, varies from household to household, not on the basis of how much of the common property the members of that household "own," but on the basis of that household's income. A unique feature of housing co-operatives, in Canada at least, is their objective of maintaining a "mix" of incomes within the co-operative, on the assumption that the poor and the affluent should not be compartmentalized into ghettos and estates. To sustain this mix, the co-op operates an internal subsidy system whereby higher-income households (those earning over $19,000 per annum) pay a surcharge on their monthly housing charge, which is applied to the charges of the lower-income households to enable them to meet their financial obligations to the co-op. In addition, seventeen of the fifty shares in Co-op Home are owned by the municipal public housing association, to enable seventeen publicly-subsidized households to reside in the co-op. However, the members of these households have one vote each like all other members; no distinctions are made at any time between recipients and non-recipients of subsidies, whether public or internal, at least in terms of voting and participation privileges and obligations.

Like votes, housing units are not assigned in terms of the member's or household's ability to pay. Rather, they are allocated on the basis of need for space. In this way, no visible stigma is attached to being a subsidized member. In addition, any resident of Co-op Home can remain within it for life, regardless of changes in income. For example, if a household's income is suddenly reduced by some unforeseen and unavoidable circumstance such as illness, lay-off, or strike, that household's monthly charges are reduced accordingly, and the difference repaid without penalty once work is resumed. Likewise, if a household's income rises over the years, its residents may remain in Co-op Home; there are no ceilings such as those in public housing which make it necessary for the household whose income exceeds the limits to leave. Also, as a household's composition and needs change, an internal transfer policy which gives existing residents first choice of units that come vacant allows that household to shift about from one unit to another. Over the eight years of Co-op Home's existence, eleven households have transferred units within the co-op.

Thus the definition, assumption, and rights of membership differ considerably in the condominium and co-operative. With these basic differences in membership come other differences, in the recruitment, education, and control of members.

Recruitment

Owners of units in Condo Place have no control over who may or may not become a member of the condominium corporation. The onus is strictly on the vendor to decide whether or not to sell, and on the prospective purchaser whether or not to buy. Formal procedures are left in the hands of a real estate agent, whose interest is to sell the unit and earn his commission. Residents must rely on the assumption that there is a strong correlation between homogeneity of housing consumption levels (since this development encompasses a very limited range of unit sizes and styles) and homogeneity of interests in order to create and maintain the type of "character" they wish their condominium complex to have. The one exception is renters, who can be evicted by the Board, but so far such action has not been necessary in Condo Place.

Members of Co-op Home, on the other hand, do have some control over who becomes a resident. Membership is open, meaning that no one may be refused admission on the grounds of race, religion, occupation, or personal prejudice. However, prospective residents are required to write a letter to the co-op explaining why they want to move to Co-op Home and what talents and skills they would bring with them. They and their families are then interviewed at a coffee party hosted by the Membership Committee. This interview has two objectives: to ascertain the prospective members' level of commitment to co-operative principles, and to make sure they understand what is involved in living in a housing co-operative. The members of the Committee later vote on whether the interviewees would make suitable members, and submit their recommendation to the Board for approval. Then, when a unit comes vacant, the Committee must select a household from their waiting list of approved members to fill the vacancy. This selection is done on the basis of two criteria: which household's needs are best met by the unit available (for example, a large family will be sought for a five-bedroom unit); and which household's income level best complements the co-op's income mix. This second criterion is usually decisive: over the eight years of the co-op's existence, the ceilings separating the three income levels have been adjusted periodically, but not sufficiently to keep up with inflation. In addition, several long-time co-op residents who were originally in the subsidized group are now earning salaries that are too high for subsidies. As a result, the non-subsidized group has grown to comprise half the households in the co-op, leaving no spaces for new residents whose incomes are over $19,000, and placing severe limitations on the pool from which the co-op can draw new members. Note, too, the emphasis on the word *family* in the Membership Committee's deliberations: single persons or young couples without children are accepted for membership in Co-op Home, but their names are normally placed at the bottom of the waiting list for units.

The two exceptions among the present membership are a young, childless couple, one of whom is a sibling of one of the founding members of Co-op Home; and a "co-operative" household of three adults unrelated by kinship or marriage, one of whom is a sibling of another founding member of the co-op. Co-op Home sees itself as a "family co-op."

Education

Along with open membership, democratic control, and limited rate of return on capital, the necessity of education is a fundamental operating principle of co-operative organizations. In addition to interviewing all prospective residents, the Membership Committee of the co-op is also responsible for the ongoing education of the membership in co-operative principles. As an example, the Committee recently drew up a policy on participation in co-op affairs, which sets out guidelines on the number of hours of work on co-op business (mainly committee and maintenance work) that is expected of each household over a six-month period. In addition, there is an External Affairs Committee whose job is to maintain liaison with other co-operatives and support organizations, and generally promote awareness and understanding of co-operatives in the wider community. There is also a city-wide organization that promotes and organizes co-operatives, a provincial association of housing co-operatives, and a nation-wide association, all of which support co-operatives in this educational role.

Residents of condominiums, on the other hand, receive little if any information about condominium living. As mentioned above, most owners in Condo Place were attracted to the condo by the possibility of ownership, the low price, and the low-maintenance features of their units. For the most part, they were totally unaware that by purchasing their unit, they were also becoming members of a corporate body that has substantial financial obligations and the right to set limits on what they, the owners, can do with or to the units they consider their own. For example, one couple attached a solarium to their unit, enclosing their patio and thereby making structural changes to the common property, without first obtaining written permission from the Board. As a result they found themselves liable for the costs of removing the solarium and restoring the unit to its original condition, as well as legal costs, since they chose to challenge the Board's directive in court, and lost. Not only was the space they enclosed not theirs to do with as they chose, technically it was not even theirs to use. Upon moving into their unit, they had refused to sign the "license of use" which grants exclusive use of the yard attached to the unit to the occupants of the unit. This refusal was based on a total misunderstanding of the document, which they perceived to be a limitation of their freedom to use their yard, rather than a protection of it.

By virtue of the 1978 amendments to the Act, condominium developers are now required by law to provide every purchaser of a new unit, ten days prior to the signing of the agreement to purchase, with a copy of the purchase agreement, the by-laws of the condominium development, any management and recreational agreements, any mortgage that affects the title to the unit, a copy of the condominium insurance policy, and the condominium plan. However, Condo Place was built before these amendments were enacted, and original residents received none of these documents. Now, upon moving in, a new owner is given a welcoming letter and a copy of the by-laws by the Board secretary. However, few if any owners have ever seen the condominium plan or insurance policy. Published sources of information about condominiums urge prospective purchasers to consult a lawyer before signing a final agreement of sale. However, the lawyer's task is to advise his client as to whether the documents he has received are in order, not to educate him about the details of condominium living. Even so, several Condo Place residents complained that their lawyers appeared to know little more about condominiums than they did, and had not done a thorough inspection of the title or condominium documents.

If a purchaser is buying through a real estate agent who specializes in condominiums, he may receive more information about condominium life than he would otherwise. However, the agent's task is also not to educate, but to sell the property. The prospective purchaser who is really intent on learning more about condominiums can contact the provincial Condominium Advisory Council, which was organized by a frustrated condominium owner in 1976 to act as a lobby group to municipal and provincial levels of government, as well as to provide assistance and information to both owners and prospective owners of condominiums. There are also free workshops and a Guide for Condominium Managers available for a few dollars from the provincial Department of Consumer and Corporate Affairs. However, none of these services is well-advertised, and to all intents and purposes the new condominium owner is on his own.

Control

The most striking difference in property relations that distinguishes the condominium from the co-operative is in the approaches taken by the two types of housing group to enforcing their formal rules for behaviour, as set out in their by-laws.

The condominium association exists to co-ordinate the interests of an aggregate of private property holders. The individual owner is a member of the association only by virtue of his having title to a bounded airspace and its contents, and to a proportionate share of the common property. As deed-holder, he has exclusive rights to his airspace; he may do with that airspace and the skin that surrounds it what he pleases, as long as he does not infringe on the rights of his fellow-owners. He also has the right to use the common property, subject to the by-laws of the condominium. The only ways in which these rights can be abrogated are (1) by expropriation, whereby the municipality can take an owner's property and compensate him at market rates; (2) by foreclosure, whereby the mortgagee can seize the mortgagor's property in the event that he fails to meet his mortgage payments; and (3) by recovery by the municipality of the property for tax default.

The condominium association also has rights, the major ones being the right to sue, the right to sell or lease the common property, and the right to set by-laws. Authority to manage the day-to- day affairs of the condominium, to enforce its by-laws, and to set condominium fees, is vested in the condominium Board, which is elected from among the members of the corporation. Boards tend to deal with by-law infringements first by informal, verbal discussion; failing that, by a written formal warning; and, as a final resort, by a fine, to be collected through Small Claims Court with court costs charged to the delinquent. When the infringement is a failure to pay the condominium fees, the penalties also involve money and the courts. Available sanctions include charging interest on unpaid fees; recovering them through court action; applying an "accelerator clause," under which an entire year's fees become due and payable when one month's payment is missed; or, most effective, filing a caveat against the title to the unit, a debt which is transferred with the title when the unit is sold. Under no circumstances can the condominium Board evict an owner, or even bar him from using the common property.

By contrast, the rights of a resident-member of Co-op Home are more like those of a tenant than of an owner. The member has the right to the sole use and benefit of the unit which he is allocated, along with those other individuals that are listed on his application for residency; other adults are allowed as guests of the household only for a period of three weeks, after which their continued stay must be approved by the Board. In addition, the resident-member and his household have the right to use all the community property and facilities of the co-op. However, like a renter, a co-op member may not without consent of the co-op make any alterations or improvements to the unit that may cause the assessed value to be altered; he must redecorate the unit only in accordance with the rules set out by the co-op; he must pay for any repairs to his unit or the rest of the property made necessary by his own negligence or misuse or that of the other residents of his unit; and he must permit entry to his unit by representatives of the co-op for periodic inspection, repair, and maintenance, or for showing the unit to prospective resident-members. The co-op has the right to repair any damage done by the tenant and charge the costs to him. The ultimate penalty for failure to comply with the rules of the co-op is eviction. However, this sanction has never been applied in Co-op Home. Through the years the various Boards have relied more on the friendly encouragement of members to participate in the abundance of committees that take charge of various aspects of co-op life, on mediation by a Board-appointed Member Relations Committee, and on the odd letter of reprimand, than on more formal means of control.

C. Corporate Attributes

The foregoing account of property relations and membership definition, recruitment, and control in Condo Place and Co-op Home points up an important difference between the two groups, namely, that of the two entities, Co-op Home has the wider range of corporate attributes, the more fully developed "jural personality," in Appell's terminology.

In order to define and substantiate this statement, it is necessary to review the rights and obligations of membership in the condo and co-op that were described above and restate them more clearly in terms of the locus of these ownership rights. The result will be an analysis of property relations within the co-op association and condo corporation. According to Appell's definition, property relationships consist of "(1) a scarce good or service; and (2) the constellations of jural interests, along with their supporting sanctions, with repect to this scarce good that are held by (3) a social entity against other social entities within a social system" (Appell 1974:4). Using this definition to analyze property relations within Co-op Home and Condo Place, one must delineate the various social entities that exist within each group, the interests or rights those entities hold, and the scarce good that is the object of their interests.

In both Co-op Home and Condo Place, five social entities can be identified; that is, there appear to be five types of social grouping or individuals that are treated as entities within both groups. These are the co-operative association or condominium corporation, the Board, the household, the individual member or owner, and the mortgage lender.

In the case of both the co-op and condo, the scarce good to which the association or corporation holds rights is the common property, which, in the case of Co-op Home, is the parcel of land to which the co-op holds title and all the buildings erected on it; and, in the case of Condo Place, all the condominium land and the structures erected on it except for the airspaces and surrounding "skins" to which the individual owners hold title. The rights which the association or corporation can exercise with respect to this common property, the obligations towards their members and to the government which they must fulfill, and the penalties for failing to fulfill these obligations are set out in the respective Acts which govern them. Basically these rights involve entering into contracts with other legal entities; setting, modifying and enforcing the by-laws that govern them; and suing for and in respect to any damage or injury to the common property. However, there is one important set of rights the condo corporation can exercise which the co-op association cannot: the condo corporation can lease, mortgage, or sell some or all of the common property, by unanimous agreement of the membership; whereas the co-op, by virtue of its agreement with their mortgage lender, CMHC, may not alienate any of the real property of the co-op without approval from CMHC. In the event that the co-op ceases to exist, the property owned by the co-op reverts to CMHC rather than to the co-op members.

One of the obligations common to both co-op association and condo corporation is the requirement to elect annually a Board, of "managers" in the case of the condo and of "directors" in the case of the co-op. These Boards hold no special interests in respect to some scarce good or service; that is, they cannot be said to "own" any property. However, the rights and obligations of these Boards, along with their size and composition, are set out in general terms in the two Acts and in more specific terms in the by-laws of the association or corporation. The powers of the co-op Board are considerably more restricted than are those of the condo Board. According to the by-laws of Co-op Home,

> The general powers of the co-operative shall reside in the membership as exercised in the membership meeting... General policy shall be set by the membership. The Board of Directors is responsible to the membership and may be recalled by the membership as hereinafter provided.

Four co-op Board responsibilities are specified in the by-laws: negotiating and executing contracts and other business in the interest and on behalf of the association;

making "other managerial decisions as may prove necessary, having regard for such member consultation as may be practical and reasonable in the circumstances"; "promptly" circulating minutes of meetings and major decisions to the membership; and maintaining its financial and other records at a central and convenient place for inspection or reasonable notice of any member. According to the by-laws adopted by Condo Place, the Board has similar sorts of responsibilities in terms of keeping minutes and "proper books of account." However, in addition to these administrative duties, the condo Board is also given the power to set and levy the monthly condominium fees, to employ a management company or agent, and to delegate powers and duties to individual Board members as the Board sees fit. In Co-op Home, Board members are not granted such powers; decisions are clearly to be made by the co-op membership, and only implemented by the Board.

The association, the corporation, and the Boards in the two projects are made up of their members, co-op *members* in the case of Co-op Home, and condo *owners*[19] in the case of Condo Place. As pointed out above, however, the Boards, although socially and legally recognized groupings in both association and corporation, do not own property, whereas individual members and owners do. That is, co-op members and condo owners are characterized by a direct interest in some scarce good or service, in this case, housing. However, the nature of this interest differs profoundly in the two cases. In the case of Co-op Home, an individual gains access to a housing unit in which he and his household may dwell by first becoming a co-op member, paying his membership fee (if over 16) and, except in the case of publicly-subsidized members, coming up with a share loan from among members of his household; he then signs a housing agreement with the association, on which he lists the members of his household who will share occupancy of the unit he is allocated. This membership and consequent right to occupy a housing unit may be devolved upon a named beneficiary in the event of the death of that member. In addition, the right to occupy the allocated unit may be temporarily transferred to another individual and his household, on two conditions: (1) that the Board approves of the temporary tenants (who must pay the memership fee but not the share loan); and (2) that the share-holding members do not realize any profit from the transfer. In this way, a member household can reserve its place in the co-op while absent for some period of time, usually no longer than a year. However, should the member household choose to leave the co-op permanently, its members may not transfer their right to occupancy of their unit to any other person or household. Rather, they must surrender that right to the co-op, in return for their share loan payment, of which they receive the amount they originally paid, less the costs of any damages for which they are charged. Finally, the right of a member and his household to occupy the unit allocated him is subject to the by-laws of the co-op, but cannot be revoked, except by a two-thirds vote of forty per cent of the total membership of the co-op.

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[19] Renters or other non-owners may by law be Board members in a condominium, but this prospect is highly unlikely in the case of Condo Place.

The case of the owner in Condo Place is considerably different. That owner, by virtue of holding title to a unit within Condo Place and the share of the common property that is part of that title, becomes a member of the condominium corporation; in other words, ownership of and the right to occupy (or rent out or sell) a given unit and share of common property comes first, and membership in the corporation follows from it. In exercising his right to occupy his unit and use the common property, the owner is subject to the by-laws of the condominium corporation.[20] However, the owner may choose to have live with him whomever he chooses. He may also lease his unit to another individual, for a profit (he is required only to notify the Board of the arrangement, which is not subject to Board approval), and, most importantly, may transfer his right of occupancy permanently to whomever he chooses for whatever amount of money that prospective owner agrees to pay. As in the co-op, the condo owner's right to occupy his dwelling is secure, and can be revoked only by the mortgagee in the event of continued non-payment of the mortgage charges, or by the municipality in the event of expropriation or continued non-payment of taxes. The condominium corporation may file a caveat on the owner's title to his unit, in the event that he does not pay his condominium fees or damages the common property in some way and refuses to pay for repairs. However, unlike the co-operative association, the corporation has not the power to revoke the owner's right of occupancy, although it may do so in the case of an individual to whom the owner chooses to lease his unit.

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[20] Owners may find that their behaviour is circumscribed in surprising ways: for example, one couple interviewed in the course of this research expressed to the researcher their amazement at discovering the clause in the Act which states that an owner shall not "hang or place on the real property of the corporation or the common property or within a unit anything that is, in the opinion of the board, aesthetically unpleasing when viewed from outside the units."

In addition to the right to occupy a housing unit and use the common property, owners also have the right to vote on matters that come before the co-op association or condo corporation. This right is granted to every Co-op Home member over the age of 16 who has paid his membership fee. The co-op member's right to vote is unconditional, and is given a weighting equal to that of every other member's right to vote. By contrast, as described above, the condominium owner's right to vote is hedged about by several constraints: that vote can be weighted according to the owner's unit factor; votes are limited in number to one vote per title (in other words, of two or more co-owners of a single unit, only one may vote); and the owner's vote can be pre-empted by a mortgagee who chooses to register with the Association.

Thus, in the co-op each household may contain a number of voting members, whereas in the condo only one vote per unit title is allowed, subject to weighting by the unit factor. Households as such, however, do not enter formally into the affairs of either Condo Place or Co-op Home. Households are clearly social entities within the co-op and condo; however, they are not legally recognized, or jural, entities, since it is clearly the co-op member or condo owner that has the right to vote, and not the household. In addition, for household members who are not co-op members or condo owners, the right to occupy the unit in which they live is a secondary right, derived from the fact that one or more members of the household are members of the co-op or owners (or renters) of a condominium unit. And again, as pointed out above, in the co-op even the decision as to who may or may not be included in a co-op household to a large extent rests with the membership; for example, one Co-op Home member and her children finally left the co-op because the Board refused to approve her male companion's application for membership. This could never happen in Condo Place, although there are condominiums which do not allow children between the ages of two months and fourteen years; a couple in such a condo who gave birth to or adopted a child would have to move out.

As for the fifth entity, the mortgage-lender, neither CMHC, in the case of Co-op Home, nor the private lenders, in the case of Condo Place, are as much a part of the day to day social existence of the two groups as are the other four entities. Nevertheless, in both groups the mortgage lenders play important roles. In both cases they have the right to the income they earn in the form of interest charges on the loans they have made, to the co-operative association in the one case, and to the individual title holders in the other. In both cases the mortgage lenders become owners of the property, should the co-operative association or individual condo owners fail to meet their payments, or the co-operative association be dissolved; in Condo Place, four foreclosures were threatened or actually in process at the time of the study. In addition, the mortgage lenders hold the right to have the mortgaged property repaired or improved in order to maintain its value, and to have the costs of these repairs charged to the mortgagor. This right is exercised by CMHC, insofar as the Corporation requires a yearly inspection of the co-op property by the insurer and the carrying out of any repairs that the insurer requires. In condominiums, mortgage lenders may also send their "Inspector or Agent"[21] to inspect the property; in addition, as pointed out above, they may register as voters with the condo corporation, to better protect their investment. However, in Condo Place, no instance of such intervention by a mortgage lender came to light in the course of the research. In general, CMHC exercises a much heavier hand in co-op affairs than do the mortgage lenders in Condo Place, largely because, as a publicly-supported, non-profit housing association, the co-op represents an investment of public funds toward which CMHC, as the agency responsible for disbursement of these funds, must play a watchdog role.

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[21] The words in quotation marks are taken from a clause in the mortgage agreement signed by one of the owners in Condo Place.

Co-op association and condo corporation, co-op member and condo owner, Board, household, and mortgage lenders, have all been identified and described as social entities within Co-op Home and Condo Place. Of these five entities, all but the household have been described as formal participants in the jural affairs of both groups. However, they do not all participate in the jural affairs of the two groups as *corporate* or *jural entities*, according to Appell's definition.

In his analysis of property relations among the Rungus of Borneo, Appell (1976b:67) sets as his goal "to define the nature of property relationships with a more precise specification of entities and relationships than has occurred in the past, so that our theoretical contructs will accommodate not only the analysis of cognatic social systems but all social systems." His primary tools are three concepts: the *jural isolate* or *entity*, the *jural aggregate*, and the *jural collectivity*. The *jural entity* holds rights as an entity toward some scarce good or service. That is, it acts in the jural realm as well as in the social realm as a corporate entity, a "legal person," which Appell (after Derham 1958) terms "the fundamental unit of all jural systems on which jural reasoning is based" (Appell 1976b:68). The *jural aggregate*, by contrast, does not hold rights toward some scarce good as a corporate entity; rather, those rights are held by the individual members of that aggregate. If the jural system allows one of those individual rights-holders within the social entity to act on behalf of all the members of that group in some jural action, Appell then terms that grouping a *jural collectivity*.

Notwithstanding the goals Appell sets for his analysis and the tools he has defined for that task, transferring definitions from the analysis of a small horticultural society to that of two housing groups in a complex and sophisticated legal setting presents some problems. Nevertheless, the attempt to distinguish *jural entities* from *jural aggregates* and *jural collectivities* is a useful exercise in the case of Co-op Home and Condo Place, because it throws into relief the significant differences in property relations between the two groups.

To begin with what is probably the simplest case, co-op members and condo owners are clearly *jural entities*. They hold primary rights toward a scarce good, housing, which they can devolve upon a beneficiary and transfer (at least temporarily) to another individual. In addition, they hold rights to vote on condo or co-op affairs. They can also sue or be sued, and cases of both types of action have come to light in both projects. The mortgage holders in both projects are also clearly *jural entities*; CMHC is incorporated as a Crown corporation under federal legislation, and the private mortgage lenders in Condo Place are incorporated under provincial legislation, and in the case of the banks, under federal legislation as well.

The matter of the jural status of the Boards is not nearly so clear-cut. Of the two Boards, the Condo Place Board comes closer to being a *jural entity*: it can, as an entity, levy fees, enter into management contracts, and enforce by-laws, all without requiring any vote of the membership other than that by which they were elected. Indeed, for most intents and purposes, the Board *is* the condo corporation. This is stated explicitly in the Condominium Property Act: "The powers and duties of a corporation shall, subject to any restriction imposed or direction given at a general meeting, be exercised and performed by the board of the corporation." This is not the case in Co-op Home. The co-op Board, far from being granted the powers of the co-op association, is limited to being merely the agent of that association, acting only on the advice and recommendations of the several committees that are struck each year from among the membership (for details, see Chapter Four), and answerable to the membership at frequent, regular intervals (again, for details see "Meetings," Chapter Four).

The co-operative association, however, is clearly a *jural entity*. It is the association which holds title to the co-op property, which is assessed taxes by the municipality, which pays the insurance premiums and utilities bills for the entire co-op, which selects or approves members (via the Membership Committee and the Board), and which may evict those members if the general membership approves. In addition, the association may sue and be sued as an entity, although up to this point there have been many suits threatened, but none launched against the association.

The condo corporation is less clearly a *jural entity* The condo corporation, like the co-op association, can sue and be sued, and has been in fact the defendant in a suit that was launched by an owner. The corporation also pays the premium on the insurance policy it holds on the common property, on behalf of the owners. However, the corporation does not hold title to the common property; rather, the titles are held by all the owners, each having a share of the common property included as a part of the title to his unit. Hence, it is the individual owners and not the corporation that are taxed by the municipality and that pay utility bills. And, as described in detail above, the corporation has no power to select or reject owners and hence grant or deny rights to owners of the corporation.

D. Conclusions

The point of this analysis is not to fit the various social entities within Condo Place and Co-op Home tidily within one or another category within the jural realm.

Rather, the aim is to demonstrate that the co-operative association, which is coterminous with the membership of Co-op Home, has a much wider range of corporate attributes than has the corporation of owners in Condo Place. According to Appell's (1976b:74) terminology, the co-operative association could be said to have "the (more) developed jural personality," by which he means "that it is the focus of the (more) extensive and complex set of rights and duties."

Do these differences in corporate attributes or "jural personality" make for differences in the social realm? The aim of the remainder of this thesis is to provide an answer to that question, by describing the differing levels of participation in and commitment to the institutions within which social life in the two groups is organized. These institutional differences are the subject of the next three chapters, each of which will deal with one of the major institutions -- meetings, maintenance, and neighbouring -- that characterize the two groups.

IV. Meetings

Meetings are a social institution in both Co-op Home and Condo Place. They are the vehicle by which both housing associations manage their affairs; they also provide a primary arena for social interaction between members in each association. However, meetings in Co-op Home differ considerably from those in Condo Place, in terms of rationale, number, frequency, and rate and type of participation by members.

A. Co-op Home

Rules

The characteristic of life in the co-op that immediately strikes the observer is the number of meetings organized by and for co-op members. For example, this researcher's first introduction to the co-op as an association took place at a meeting of the general membership. It was made clear to the researcher that no one person in the co-op, including the president, had the authority to grant her permission to study the co-op. Rather, she was expected to come to a general meeting and present her proposal to the membership so that they could vote on it. Fortunately, the members attending that meeting gave their unanimous approval to the project. The fact that their approval was required underlines the point that, in the co-op, it is the membership that sets policy and holds general decision-making power.

Growing out of this centrality of the membership in co-op affairs is the basic rule governing the incidence of meetings in the co-op, namely, that if there is a problem confronting the co-op as a whole, a meeting of co-op members will be called to deal with it. The frequent calling of meetings provides members with an opportunity to exercise their basic right to participate fully and equally in the decisions that affect their lives.

A system of committees provides the major vehicle by which members exercise this right. The overarching committee is the Board. This comprises eleven members, who hold the offices of president, past-president, vice-president, treasurer (who also chairs the finance committee), secretary, chairman of the Membership Committee, chairman of the Maintenance Committee, and four members-at-large, some of whom may serve as co-chairmen of the three major committees. All but the past-president are elected from among the general membership at the Annual Meeting in the fall. There is always a competition for the member-at-large positions but seldom for the others, which are usually filled by acclamation and often by draft. In addition, there are several standing committees whose chairmen are volunteered rather than elected; these are the Community Activities Committee, which organizes co-op social events; the Extended Community Relations Committee (sometimes called the External Relations Committee), which maintains liaison with governmental agencies and other co-ops; the By-laws

Committee, which reviews and recommends changes in the by-laws; the Parking Committee (usually only one person), which allocates parking spaces to co-op members; and the Newsletter Committee, which puts together and circulates a monthly newsletter of about thirty mimeographed pages. There are also three positions, Secretary's Helper, Bookkeeper, and Collections Officer, which are filled by persons selected by the Board from among a number of applicants, and which carry modest stipends. In addition, there is a three-person Member Relations Committee which is appointed by the Board, whose responsibility is to mediate disputes between members and between members and the Board.

Co-op members are expected to sign up for a committee at the Annual Meeting or no later than thirty days thereafter; after that time they must attend three committee meetings before they are allowed to vote. Committee members also lose their vote if they miss three consecutive meetings, and must observe the three-meeting rule in order to regain it. Board members may serve for three consecutive years, after which they must step down for a year before allowing their names to stand for re-election. This rule is intended to prevent the monopolization of Board positions by any one group and to encourage the rotation of Board jobs among the general membership. The assumption underlying this rule is that the more knowledge gained by members about the running of the co-op, the more committed to the co-op and effective in it they will become.

The Membership Committee is by far the most popular of all the committees. It has perhaps the most interesting task, that of meeting and selecting prospective members, and new members are encouraged to join it for the orientation it provides to co-op life. The Finance Committee is the most closed about its deliberations, out of respect for the confidential nature of the information with which it deals. Apart from the Board itself, the Maintenance Committee is the most time-consuming -- and the most badgered -- of the major committees, since its members are the first ones called upon to "do something" about leaking roofs, dripping taps, and broken appliances, as well as landscaping problems and improvements.

Most co-op meetings are held in the community building, which is located in the centre of the co-op. The construction of this building and its dedication to communal functions was a sacrifice for Co-op Home. In the early days of their existence, the co-op could ill afford to forego the rental income which the additional unit could have generated. Nevertheless, the members used scraps of materials remaining from the construction of the other fifty units to finish this unit as a community centre, thereby demonstrating their determination to be a community.

In developing what they hoped would be a community, co-op members were guided by the principle that power rests in the membership and that their voices should be heard on every issue. This principle was evident in a brief presented to the federal minister responsible for housing by the Citizens for Better Housing Society, out of which the Valley Housing Society and finally Co-op Home evolved:

> Most people at the present time are neither able nor allowed to participate in decisions regarding the houses in which they would live and the environments in which the houses are to be placed. People merely react to the alternatives presented to them by the housing market and hardly ever take an active part in planning the community which would correspond to their needs.

In the early planning and building stages of the co-op, the rule of giving each member an equal and full voice in co-op affairs was translated by several of the more idealistic members to mean first, that no decision concerning the co-op as a whole was ever to be taken by anyone without first consulting the membership, and second, that all decisions were to be consensual. The result was a lengthy series of meetings, some of which entered co-op folklore as marathon sessions that would begin on Friday evening and last well into Sunday. Meetings were held in a wide variety of locations -- university buildings, schoolrooms, gymnasiums, church halls, people's homes. Every aspect of the proposed co-op was hashed and rehashed, every detail subjected to the scrutiny of anyone who felt its final shape affected him in some way. Consensus was achieved at times, but it cost the group a great deal in terms of time, energy, and members: of the sixty-two households represented at the planning session or *charrette*[22] at which the idea of a co-operative was first conceived, only three remained among the first fifty households that moved into the co-op, and only one is there now.

Losing the hundred-acre site (see Chapter Three) was the co-op's first serious collision with external realities. Negotiating a mortgage with CMHC was the second. The co-op found its conflicts with CMHC architects particularly frustrating, due to the CMHC's insistence that the project emphasize "ownership characteristics" rather than community facilities, and reflect "ownership expectations" rather than "institutional qualities."[23] Even so, the only significant battle the co-op lost was over laundry facilties. Rather than continuing to insist on the communal laundry area which was part of the original plan, the co-op gave in to CMHC pressure and included the costs of a washer and dryer for each unit in the overall costs of the project. In the major conflicts, however, the co-op was victorious: they obtained one subsidized mortgage for the entire project, and kept intact their notion of mixed income levels supported by internal and external subsidies.

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[22] The report that resulted from this session defined a *charrette* as a "technique for studying and resolving developmental problems within the context of the total community planning needs. The technique requires a majority representation of community residents, and the community leadership of a multidisciplinary group....intensively studying community problems in open public forum to achieve creative solutions.

[23] The words in quotation marks are taken from a letter written by a head office architect of CMHC to the president of the co-op.

These victories can be considered evidence of the power of idealism and consensual decision-making over bureaucratic rigidity. However, in more concrete terms they are a testimony to the perseverance and commitment of a core group of half a dozen people who by this time were each devoting as much as half their working hours to getting the co-op project underway.

The real test of this group's devotion was the supervising of the actual development and construction of the co-op site. Four members of this group -- the president, the architect, the treasurer, and a member designated committee chairman -- became the Building Committee. Although the co-op had hired a project supervisor to co-ordinate construction activities, the major jobs of overseeing the work, and ensuring that the co-op's interests were being protected and their plans being realized, fell to the Committee. This already difficult job was made close to impossible by the Committee's tenuous relationships with the rest of the co-op membership. The members expected the Committee to perform a managerial role in the construction process, yet a signficant number of members objected every time the Committee acted like managers. Committee members suffered a continual barrage of criticism for taking too much responsibility on their own shoulders, for not "sharing enough" -- in other words, for depriving the co-op as a whole of the opportunity to participate in the building project as equal partners. This expectation that all co-op members could be equal partners was clearly unrealistic: the project had a limited budget, and the Committee could not afford to have contracted work crews sit idle while they scurried off to the general membership for a decision on some detail of construction. To cite the most dramatic example, at one point the Chairman had to pledge himself personally to a million dollars of interim financing so that work on the project could proceed. Instead of being praised for his courage and commitment to the project, he was branded a "capitalist manipulator" for taking such authority in his own hands. If he had not done so, the project would have been stalled and even bankrupted; yet, according to the prevailing institutional rule, he was somehow wrong not to have called an emergency general meeting before proceeding.

Participation

Halfway through the construction process it became apparent that prices of materials and labour were escalating to a point that would soon exhaust the project's funds. To reduce costs, the Building Committee adopted two strategies: scrounging cheaper materials, and organizing work crews of co-op members to contribute their "sweat equity" to the project. Thus another burden was added to the load of the members of the Building Committee, that of prodding, cajoling, even browbeating co-op members into devoting their evenings and weekends to working on the site. It quickly became obvious that not everyone was as committed to the project as were the Committee members, who by this time had so much of themselves invested in the project that they could not risk having it fail. The line between the "workers" and the "shirkers" became increasingly clear. Of the fund of stories about this period that have become part of the co-op's folklore, one stands out as an illustration of this division. One particularly hot day, the "workers," who were sweating away on their hammering and toting of lumber, were infuriated by the sight of one of the "shirkers," clad in a bikini, striding to a spot in full view of them all where she settled herself for a day-long session of sunbathing.

The fact that this sunbather was a self-proclaimed, even ostentatious, shirker, points up an important aspect of this division in the co-op, namely, that there existed no one standard of how much participation was considered adequate. The bikini-clad shirker was proclaiming by her behaviour that, according to her standards, she had contributed enough of her summer weekends to the co-op and deserved some time to herself. This lack of a universal standard of participation has continued to plague the co-op. Along with the right of members to participate fully in the affairs of the co-op, there has developed the conviction that each member has the right to determine for himself how much of his time and energy to devote to this participation. The result is an uneven distribution of labour: all but one of the households that currently constitute the co-op contribute or have in the past contributed some of their time to co-op committees or maintenance activities. However, most of these contributions have been slight compared to the prodigious amount of time spent on co-op affairs by a small group of people. The size of this core group has remained at about a dozen, but the membership has changed over time, due mainly to "burnout." Rewards for the super-committed are few. Those who spend a great deal of time in committee meetings can point to few concrete achievements as the result of their time and effort, since co-op meetings tend to be notoriously long and non-productive. If a recommendation for a new or revised policy does emerge from months of discussion in committee, it is often defeated when presented to the general membership. Even if the new policy is adopted, it seldom has any "teeth," again due to the reluctance among co-op members to risk having one group made and held responsible for enforcing standards of behaviour among individual members.

The recently-adopted "policy on participation" is a case in point. In the fall of 1980 the Membership Committee was assigned the task of devising ways to more evenly distribute labour within the co-op and to increase the overall rate of participation. After months of deliberation, the Committee presented a policy proposal to a series of "cluster" meetings, which were well attended by co-op standards (over 50% attendance at most).[24] However, when the policy was reviewed by the membership at an evening workshop in June 1981, it was subjected to criticism from all sides, primarily by people who had not attended a cluster meeting. The bases of these criticisms were several. How should participation be defined: in terms of highly visible activities like committee membership and maintenance duties, or including also less visible, more "neighbourly" activities like babysitting another member's children to enable her to attend a meeting, baking for co-op events, or helping out in times of illness and other private crises? How much participation is enough? Ought paid labour to be counted? To what extent should members whose past contributions had been outstanding be excused from participating now? How should participation be measured, in terms of households or of individuals? If the former, small households, especially those headed by single parents of young children, will be unfairly burdened; if the latter, large families, the handicapped, and those whose work takes them out of town frequently will be unfairly treated. Should there be penalties for non-compliance? If so, what kind? If financial, they will discriminate in favour of the high-income members. Eviction was discarded early in the meeting as a possible sanction, on the grounds that the co-op should be considered a member's home, and that, like home owners, members should never be evicted from their homes except in cases of long-term arrears.

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[24] About two years ago the co-op was divided into six "clusters" of units, in an effort to promote among members identification with a smaller group and to organize maintenance activities more efficiently. For a fuller discussion, see Chapters Five and Six, and the sketch in Figure One.

The resulting policy (see Appendix Two) was adopted at the annual meeting held in the fall, but only for a six-month trial period and with no provisions for enforcement. This lack of enforcement characterizes much co-op policy, and has frustrated some very active and committed members to the point where they have resigned from the Board[25] or declined to let their names stand for re-election. In their view, the co-op would benefit from being run in a more rationalized manner, with expectations for behaviour clearly set out and standards consistently enforced. One member is very vocal in his disdain for committees and meetings, yet remains very active, preferring to contribute to the co-op by, in his words, "doing instead of just *talking* about doing."[26] The most vocal proponent of rationalized management in the co-op has made public, in a series of open letters, his opposition to the "pollyanna" and "marshmallow" stance on enforcement of successive Boards. This member at one time held a Board position; during his term of office he actively pursued the enforcement of co-op rules regarding income disclosures, to the chagrin not only of those whom he discovered to be in violation of the rules, but of most members of the co-op. These members objected -- and continue to object -- to his tactics; but one suspects that at the root of their discomfiture is this member's strategy, which is to violate in a conscious and straightforward manner the co-op's institutional rule of using meetings to solve problems. According to this member's account, the committee he was expected to chair contained allies of the members who were breaking the income disclosure rule. So, to ensure that he could take the measures he felt were necessary, he dispensed with the committee altogether and operated as a one-person committee for the remainder of the year. As could be expected, this flouting of convention was raised in a general meeting. That meeting and several subsequent ones became shouting matches, and turned several members away from attending meetings for the three years that have followed.

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[25] Every year approximately one-fifth of the Board members quit their positions part way through their terms and have to be replaced. The reason they usually give is the press of affairs outside the co-op; however, most acknowledge privately -- and sometimes publicly -- that they are "fed up" with the Board's refusal to enforce co-op policies consistently.

[26] For example, this member takes pride in having organized a group of men to take down a playhouse in one of the playgrounds. This structure had long been considered an eyesore and even a potential danger by many co-op members, but no communally sanctioned action had resulted from the grumbling. This member is convinced that, had he and his cohorts not taken action, the eyesore would still be there and still be the subject of much debate.

As a way of demonstrating his disgust with the way the co-op is managed, or mismanaged, in this member's terms, this enforcement proponent no longer takes any part in co-op meetings. At the present time, meetings are relatively quiet. Agendas for general membership meetings (of which there are at least eight per year) are delivered to each household prior to the meeting, meetings are run according to Roberts' Rules of Order, and minutes are kept. Some speakers tend to be long-winded and repetitive, but they are tolerated in the interests of letting everyone have his say. From time to time someone becomes upset at what is being said and stomps from the room, slamming the door for emphasis. But, these occasional upsets aside, maintaining order at co-op meetings is not presently a problem.

Attendance is, however, a continuing problem. The first quorum set for co-op meetings was 30; it was soon reduced to 24, and is now set at 12. Attendance at committee meetings is also a problem; as the first fall flush of enthusiasm wears off, so attendance drops at meetings, and committees dwindle from a dozen members to two or three. This problem with attendance is a reflection of the deeper malaise of participation, which also affects the institutions of maintenance and neighbouring, to be discussed in the following chapters.

B. Condo Place

Rules

Meetings are equally an institution in Condo Place. However, they are much reduced in number and variety in comparison with Co-op Home. The only continuing committee that operates in Condo Place is the Board.[27] This consists of six residents of the condo who are elected from the membership at large at the Annual Meeting in the fall. At their first Board meeting, the six decide among themselves who will serve in the various positions of president, vice-president, treasurer, secretary, and members-at-large. As in the co-op, members may remain on the Board for a maximum of three years, after which they must step down for a year before allowing their names to stand again for re-election. Board meetings are held monthly, more frequently if a problem arises that needs to be dealt with quickly. General meetings are held twice a year, one of them the annual meeting. Since there is no community building within the condo, general meetings are held in nearby schools and Board meetings in Board members' homes.

This system makes few demands of members. The rule governing the incidence of meetings in Condo Place appears to be: if there is a problem confronting the condo as a whole, the Board will meet to deal with it. The residents who attend the Annual Meeting elect the Board members on the understanding that these six people will be in charge of managing the condominium association. The authority granted the Board is extensive; the Board can determine the monthly condominium fees, levy fines, administer the condominium budget, and enforce the by-laws of the condo association, all without consulting the membership. The only powers they are not granted are those of selling or leasing common property, altering the by-laws, or dissolving the association; these actions require the consent of from 75% to 100% of the condo owners or registered mortgagees.

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[27] There are a number of small, issue-specific committees struck from time to time, such as the committee that proposed amendments to the by-laws that would make them conform with the Condominium Amendment Act of 1976. Once that task was accomplished, the committee was dissolved.

Participation

The majority of residents in Condo Place seem content to leave the management of condo affairs to the Board. Several owners commented that they moved into a condominium because they "didn't want hassles -- whatever they (the Board) do is okay by me." Only two owners not presently on the Board expressed a desire to serve on the Board, as soon as their job pressures ease and leave them more time. One of these members was interested in a Board position because that way she felt she could "find out more about what goes on around here"; the other felt a Board position would give him the "authority to keep kids from roaring up and down the boulevard (which is common property) and breaking the trees, and to keep cars from blocking the roadways (which are also common property)." These comments point up the perception common to condo residents, that if you want to have an effective voice in and keep informed about condo affairs, you must become a Board member.

Getting elected to the Board is not difficult. The six positions are almost all filled by acclamation, and residents have to be cajoled and flattered into agreeing to let their names stand. Those who do serve on the Board find it a worthwhile experience; in their words, "we learn so much about how organizations are run, about budgets, and so on," and "this way we get to know everyone." Board members are inevitably surprised by the amount of time they end up spending on condo affairs. As the wife of a long-time Board member ironically noted, "We moved here because keeping up the house was taking up too much time; but once he got on the Board, N. (her husband) ended up spending as much if not more time on the condo than he ever did on the house."

For the majority of residents, however, participating in condo affairs has no appeal. Twenty-three of the forty households in the condo had no members who would be interested in serving on the Board. Most of these owners do not even attend the general meetings; according to their accounts, they are too busy at work, too tired in the evenings, or away from the city too often to have any energy left for condo meetings. Four owners told the researcher that they considered attendance at condo meetings important, "to protect my/our interests," yet they did not attend the Annual Meeting at which the researcher was present.

For a general meeting to be held, a quorum of ten owners is required. Even this is sometimes difficult to obtain, and the Board gives away a door prize at every meeting to encourage a larger turnout. For some policy decisions, the "aye" votes of a substantial proportion of owners are required both by provincial law and by the association's own by-laws. For example, amending the by-laws requires a special resolution which must receive the consent of 75% of the owners representing 75% of the unit factors. However, the required three-quarters of the owners do not have to be physically present at a meeting; instead, they may vote by proxy. A few residents regularly send their proxies to meetings at which policy decisions are going to be made, in effect consenting to whatever proposal the Board makes. Inevitably, however, the Board members must go from unit to unit after the meeting collecting more proxies in order to make a policy decision legal. For example, at a general meeting in May 1981, members were asked to approve amendments to the by-laws that would allow the Board to define an owner's enclosure of common property[28] as illegal and to direct that it be removed and the unit restored to its original condition. Attendance at that meeting was excellent by condo standards -- over half the owners were present -- but even so the Board members spent several evenings that week collecting proxies.

The institutional rule governing the incidence of meetings which leaves the management of condo affairs to the Board does not go unchallenged. Members of four households interviewed were highly critical of the Board. Owners of two units had encountered problems getting the Board to pay for repairs to parts of the common property that adjoined or were inside their units, in one case a leaking water pipe, in the other a leaky roof. These owners claimed the Board members did not know what they were doing, were ignorant even of the condominium plan, and as a result had made erroneous and inconsistent judgements in dealing with these problems. One of the owners also complained that she had been harassed without cause by the Board for having what the Board claimed was a mess in her yard. As far as she was concerned it was not a mess, and "who are they anyway to be telling me how to keep my yard?"

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[28] See Chapter Three, p. 67.

The complaints of the builders of the illegal enclosure represent a special case. At the time they built their "solarium," one member of this couple was actually on the Board. As a Board member, she was fully aware that permission from the Board was required to proceed with the enclosure; but, as far as she was concerned, the Board had granted that permission. The Board, however, had granted these owners only *interim* permission, to enable them to apply for a development permit from the City. The dispute lasted for two years, and was finally ended by a court decision, which ordered the owners to restore the unit to its original condition at their own expense. Throughout this period the aggrieved owners were very vocal in presenting their case to the other condo owners, inviting them to come and view the enclosure for themselves and taking around petitions for owners' signatures.

When this researcher interviewed condo residents in the summer of 1981, a full year after the enclosure had been erected, the dispute was in full swing. Most residents, however, were simply confused about what was happening. Several stated outright that the matter did not concern them; even when it was pointed out that the enclosure, if it remained in place, could affect their taxes and insurance fees, the response was a shrug and a comment to the effect, "So what? What's a few bucks?" The couple with the enclosure managed to gain the support of the other owners who also had complaints against the Board. But those residents who were reasonably aware of the issue and the events related to it were all present, former, or intending Board members. Without exception, the latter group hoped the enclosure would soon come down and the matter ended.

These reactions to the dispute reinforce the impression that only Board members are in a position to be fully aware of condo affairs. Of the non-Board members, a few were openly hostile to the Board and critical of the way the dispute had been handled, but the majority were either puzzled or indifferent.

C. Conclusions

It is evident that meetings in the co-op play a more central role in members' lives than is the case in the condo. The situation that results in the co-op could be described as "management by democracy," in which all members perceive themselves to have -- or at least to deserve to have -- as much of a voice as they care to in co-op affairs.

By contrast, the condo can be characterized as "democracy by management," in which owners democratically elect a Board who are thereafter considered to be in charge of condo affairs. This basic institutional difference carries over into the institutions of maintenance and neighbouring, which are the subject of the next two chapters.

V. Maintenance

The necessity of maintaining and repairing the common property accounts for a large proportion of the time that co-operative and condominium residents spend in each other's company. As with meetings, however, maintenance activities are dealt with on a much different basis in Co-op Home and Condo Place.

A. Co-op Home

Rules

One of the fundamental principles of co-operative organizations of any kind is self-help. The fact that Co-op Home members subscribe to this principle is evident in the emphasis they place on maintaining the co-op themselves, by organizing work parties and work schedules according to which volunteers are assigned maintenance tasks. Members are expected to take care of their own units and yards, but even there the co-op will help out in certain circumstances; single mothers, for example, have asked for and received help painting their units, and the ill or the handicapped get their snow shovelled and their lawns mowed on a regular basis.

The prevailing institutional rule appears to be: if the common property requires maintenance or repair, co-op members will volunteer for the task as part of their responsibility as co-op members. This self-help principle is reinforced by the pressure to keep costs down. Self-help was thrust upon the co-op in the construction phase of the project described in the last chapter. Even at the present time, despite housing charges that are ridiculously low compared to market rates, many co-op residents feel strongly that they should be kept that way. Any Board proposal to raise monthly charges by any amount greater than that required to meet higher materials costs and utility rates meets with immediate and strongly worded protests. For example, this researcher attended two general meetings at which the co-op budget was the main item for discussion. Most of the discussion at these meetings centred on the need for a larger "replacement fund," to provide for the day when sizeable amounts of co-op property, such as carpets, appliances, sidewalks, and roofs have to be replaced. At these meetings, the Board proposed raising charges by an amount that would allow the fund to be built up to whatever limit CMHC would allow, and to press CMHC for higher limits yet.[29] During the long and muddled discussion, several members challenged the need for such a large fund, on the grounds that if the co-op were kept in adequate repair (i.e., if the shirkers would "get off their butts and keep the place decent," in the colourful words of one member) full-scale replacement of property would not be necessary. And anyway, claimed one member, there are no guidelines for the use of this fund: "Tell us what it's to be used for and then we might see more need for it." The Board won the day, but the votes were close. However, the Maintenance Committee has been given the task of coming up with some guidelines for expending the fund, which is a partial victory for the protesters.

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[29] The guidelines provided by the provincial housing corporation for the size of a replacement fund is 2% of assets, but current CMHC ceilings on the co-op fund are half that. The replacement fund is held in a trust account; withdrawals must have CMHC approval. Income earned on the account is returned to the account rather than becoming part of the co-op's general revenues and spent as the co-op chooses. Because CMHC considers co-ops non-profit organizations, the Corporation is concerned about this interest income and does not want to see it become too sizeable.

Maintenance and repairs on fifty-one units and a three-acre site is a mammoth task. The job of deciding what needs to be done and co-ordinating the efforts of co-op members to get the needed work done falls to the Maintenance Committee, whose members are kept very busy. Work parties are the preferred mode. Tasks such as painting, landscaping, spring clean-up, and changing furnace filters, which need to be done throughout the co-op or for the benefit of the co-op as a whole, are often accomplished in this way. Groups of co-op members are assembled for the purpose by members of the Committee who phone around or go from door to door to get volunteers. If there is enough lead time, an announcement is placed in the Newsletter. Work parties are a co-op tradition. From the co-op folklore come stories of huge crews of people of all ages laying sods one cold November evening so that they would be in place when the CMHC inspector came round the following day to approve the next mortgage instalment. There are similar stories for sidewalk block laying, planter box building, and tree planting (some trees obtained, according to original members, from the provincial government's "Midnight Tree Nursery"). The participants in these parties remember them as having been good times, with a good deal of bickering but also a good many laughs, with communally provided food and drink following. That spirit still pervades the work parties formed in the present-day co-op, but they occur much less frequently. Maintaining an existing structure does not seem to present the same rewards as building something from the ground up and seeing one's efforts repaid by something as tangible as a mass of lawn where only mud existed before.

Participation

As described in the preceding chapter, getting volunteers for work parties was a struggle even in "the good old days." Now that the tasks involve primarily maintenance rather than creation, the problems are much more severe, to the point where the co-op is hiring more and more labour from outside, but also from within the co-op, for jobs like painting and fence-building. Several of the members interviewed this summer felt that employing even outside labour for jobs co-op members could do themselves is an indication that the co-op is on the downhill slide; the fact that co-op *members* are being paid to do co-op jobs indicates to these members that the co-op has hit bottom.

Those who have made the decision to hire labour rather than to beg for it within the co-op are very aware of the fact that the hiring of labour represents the breakdown of a co-op institution. However, they point out, their task is to get the work done. Co-op members will not turn out in adequate numbers to do these jobs, and often when they do, the work is amateurish and of a quality unacceptable to some members. There are some skilled tradesmen in the co-op; anyone claiming a trade or some similar level of manual skill is likely to be snapped up by the Membership Committee. These skilled members are willing to do some work for the co-op on a volunteer basis, but often they find themselves spending so much of their time fixing co-op plumbing or mending woodwork that they have too little time left for themselves or their families. Often, too, they work out of the city for extended periods of time and are not available for co-op work.

The institution of maintenance as self-help may well be undergoing a fundamental change; only time will tell. The new participation policy, for example, may spark new interest in co-op work. Or the membership mix may change significantly, attracting energetic new members who want to contribute. One factor in the present malaise is the extent to which many long-time residents are "burned out." As one Board member, relatively new to the co-op explained, "The more involved you get, the more jobs you see that need doing; it's a vicious circle."

Nonetheless, even if the quantitative aspects of maintenance are solved, however temporarily, the qualitative problems will remain. At the present time, no issue generates more controversy than does that of maintenance standards. Since all the buildings, land, and even some furnishings like appliances and carpets, are common property, this concern for standards takes into account not just whether one shovels one's snow or keeps one's front step free of litter, but extends to how clean one keeps one's unit. "Keeping your place nice" appears to be the absolute minimum that is expected of a co-op member. Even those members who refuse to go to meetings or to participate in co-op life generally are still considered "good" members in other ways, because "You've got to admit she takes good care of her place," or "He takes good care of the trees at that end," or "He's sure a worker." Observing these unwritten maintenance standards is the saving grace of otherwise disagreeable or troublesome members, whereas slovenly housekeeping or refusing to shovel one's own snow or weed one's own flower-beds is widely perceived as a cardinal sin. Stained carpets that have to be replaced, smashed-in walls that need extensive repairs, or appliances that are abused and left filthy cost the entire co-operative money, and are the subject of widespread resentment.

Some of the more charitable members, in their determination to "live and let live" and thereby avoid conflicts, do not acknowledge that the few households singled out for their unacceptable maintenance are a serious problem. Rather, they point out how large the offending families are, or how frequently the father is away, or "how much things have improved there in the last little while." At the other extreme are the members who want one family in particular evicted for their abuse of co-op property and other related, unacceptable behaviours. The ensuing dispute has become so heated that lawsuits have resulted. In between are a number of responses like that of the member who admitted to taking on an easy but very visible maintenance task so that "at least *They*'ll see I'm doing something," or that of some younger members who see the problem in terms of "these old folks laying their middle-class trip on the rest of us."

Through the years, the Boards have been subject to almost as much criticism as the offending families for their reluctance to take sterner measures against the offenders. For example, the most severe action that a Board has taken against the family referred to above was a three-page, strongly worded letter in which the Board requested that certain damages be repaired before the annual CMHC inspection team arrived. However, the only threat the letter contained was the warning that if the requested repairs were not made, the Board would have to "again meet to consider further action in accordance with our by-laws." More general actions have also been taken to encourage a higher level of maintenance throughout the co-op and spread the workload more evenly. One of these was to divide the co-op into six clusters of approximately the same number of units each. The aim was to promote a sense of identification with one smaller group in the co-op, since identification with the co-op as a whole did not seem to be materializing. This sense of identification was to be fostered by, among other measures, each cluster's taking responsibility for maintaining its own area. However, this objective has seldom been met. Within each cluster, those members who had always worked on the co-op continued to do so, and those who previous to the setting up of clusters had contributed little if any labour to co-op maintenance appear to be no more motivated than before. In terms of organizing co-op neighbouring activities, clusters have been somewhat more successful (see Chapter Six, p. 145). However, in interviews several members expressed resentment toward the clusters; as one member phrased it, "Now if I go to weed a flower bed or trim some bushes in another part of the co-op, I'm told that I shouldn't be doing it because that's not my cluster. I still think of myself as a member of the co-op, not of this cluster nonsense." In addition, several members pointed out that cluster divisions, by following the natural boundaries within the co-op -- walkways and the fire road -- rather than crossing them, have reinforced the tendency for members to see themselves as members of "this end" as opposed to "that end," and have weakened rather than strengthened overall co-op solidarity.

Another policy aimed at encouraging better maintenance is the "move-in, move-out" policy. Units are inspected by a co-op team when a member household gives notice that they are moving out; the inspection team notes any repairs that are needed, and notifies the members concerned that if the repairs are not completed by the moving date, the costs will be deducted from the members' refunded share payment. The team then inspects the unit again once the household has moved out, to assess whether any charges against the share payment are required. The unit is also inspected a third time, when a new household takes occupancy, to note the unit's state of repair so it can be used as a basis for assessment should the new household ever move out. Like all co-op policies, this one also has its critics; some members consider the criteria unreasonably severe ("My God, they expect us to clean between the windows"). Several members also regret the fact that the first application of the policy happened to fall on a household that was part of the original activist core of the co-op, and resulted in their leaving under a particularly dark cloud.

Maintenance standards are in more than one sense a *surface* issue in the co-op; in other words, scratch the surface of any of the conflicts over maintenance, major or minor, and one finds a deeper, more general conflict over values and, more generally, world and life view. Within an environment like the co-op, where members live in full view of each other, the way in which a member chooses to furnish, maintain, and landscape his unit becomes his primary vehicle of "self-presentation," to use Goffman's terms (Goffman

1959). By the way a member keeps his unit, he is saying to his fellow co-op members, "This is what I am like; this is what I really care about." For example, a dispute between adjacent households over the damage done to one family's flower-beds by the other family's cats becomes upon closer examination the surface manifestation of a deeper split in life-styles and methods of child-rearing. The one set of parents does not approve of the other's "permissive" handling of their children, letting them "run wild, well past the time they should be in bed, or at least quiet." The "permissive" family, it so happens, is headed by two college students, who are living together but not married to each other; the complainants are a married couple, without a university education, whose statements indicate a fundamental resentment of what students "get away with." However, rather than have the dispute carried on in these terms, the pluralist tendencies of the society from which these two households are drawn lead to the rule that fighting over cats is acceptable, whereas fighting over choice of occupation and life-style is not.

Not surprisingly, more major disputes over maintenance issues also turn out to be surface indications of underlying value divisions. For example, the family criticized for its poor maintenance is also censured for the "foul" language used by the children, the old cars left sitting in the co-op parking lot, and the number of bottles they leave beside their front step. The confrontation is not between Good and

Evil, as some members would have it, but between middle-class and working-class life-styles. As one member put it, "Such behaviour belongs in a public housing development, not in our co-op." Likewise, the "Fire Road Hassle," as it has come to be known, was rooted at least partly in a confrontation between life-styles. The issue was the fire access road, which runs the length of the site and is intended to provide access by fire and other emergency vehicles to centre units when the need arises. Originally, the co-op constructed this road of pieces of log up-ended and embedded in packed sand. This took many hours of labour, but the result was aesthetically very pleasing. It also provided the advantage, in some members' eyes, of making child traffic virtually impossible along it. These members either had no young children, or if they did, believed that children should be "kept in line," and not allowed to "run wild" to disturb the peace of other residents. However, the road bed was not properly drained, with the result that after a rain the log ends tended to pop out of the sand and had to be repositioned. The co-op became divided into three camps over this road: those who wanted the drainage system improved so that the road could be left the way it was; those, mostly with young children, who wanted the road paved to cut down on maintenance and also to provide a place for their children to play; and those others, mostly occupants of units not adjacent to the fire road, who had no strong feelings about it. The leader of the "pro-improvement anti-pavement" faction was not swayed by arguments that the Fire Department had indicated it would refuse to take its vehicles down the existing road. He termed these arguments "a typical Board cover-up," and proceeded to collect names of like-minded members on a petition. Aesthetics was not the main issue. This was evident in the compromise offered by this member: pave half the road at the "other end" of the site, but leave as is the half that skirted the units of most of the pro faction. The issue was resolved only when the pros' leader left the country on an extended trip, at which point the co-op acted quickly to have the road paved before he returned. The fire road continues to be a problem. Every year, almost as a rite of spring, the issue of restricting children's use of the fire road is raised at a general meeting. As a result, hours of use are set, and the co-op policy banning two-wheeled vehicles from the site is reaffirmed. Gates have been built at either end to prevent through traffic, but complaints about internally generated noise and traffic continue.

This is not to suggest that every dispute over maintenance can be reduced to a single issue, such as permissiveness versus strictness in child-rearing. Life-styles and values are much more complex than that. The point is that maintenance, although the most common and visible focus for quarrels between neighbours and between the larger divisions within the co-op, is almost always a surface manifestation of some deeper conflict in values, attitudes, and aspirations. These bases for conflict will be described in greater detail in the following chapter on "neighbouring."

B. Condo Place

Rules

Maintenance is also an important issue for Condo Place residents. When asked what they liked about the project, a majority of residents replied, its high-quality upkeep. The researcher had to agree: the project is very tidy, with well-kept lawn areas, fresh-looking white paint on fences and trim, and a minimum of litter. The only jarring note was a splash of white paint on one of the two signs bearing the project name; however, that sign has now been repainted. Many of the residents had looked at several condominiums before deciding on Condo Place, and had based their statements about this project's good looks on comparisons with others they had seen, which were described more often than not as "junky" or "shabby."

By and large Condo Place owners feel they are getting good value for their money. In some cases they claimed to be paying "a few thousand dollars more" for a unit in Condo Place than they would have elsewhere, but felt that the amount of space, the private yards, and the good looks they receive more than justified the extra cost. Universally, credit for the high quality of maintenance in the project is given to, or taken by, the members of the Board. The Board president claimed to have spent many hours in spring and summer out and about the project, picking up litter, planting grass in bare patches, and pulling weeds. All the Board members spent time watering, spraying, and pruning the trees on the common property. A former Board member reminisced about having spent his Sunday mornings walking the project, checking for things that needed attention, and just generally finding out "how things were going." One more recently arrived owner was looked on as a "good Board prospect" because of the amount of work he had devoted to watering the condo trees and other maintenance tasks.

The prevailing rule governing maintenance tasks appears to be that if some aspect of the common property requires repairs or upkeep, the members of the Board will see that the necessary actions are taken. Other residents will help out from time to time, and every owner is responsible for maintaining his own unit and yard, but the brunt of responsibility falls on, and is taken by, the members of the Board.

This institutional rule is not without challenges. A few of the residents stated in interviews that, rather than see the Board hire people to cut grass, clear snow, or paint fences, they would prefer to have work parties and schedules organized, in which they would be willing to participate. These members had had their own houses, and many had been raised on farms, and were accustomed to puttering about outside. However, this feeling was not widespread; most residents stated that their "little bit of yard" was all they needed or wanted to look after, and were relieved to have the Board looking after the common property and therefore their interests.

It is this "looking after our interests" that appears to underlie the condo residents' concern for maintenance. In every case, residents define these interests primarily in terms of *resale value*: they impressed on the researcher how quickly Condo Place units that went on the market were sold, often within three or four days of being listed, and how quickly they had been appreciating. Most of the residents, for whom the condo unit was their first owned home, planned to sell their unit and move into a house, and had immediately evident reasons for wanting to maintain their unit's attractiveness to potential buyers. However, even residents who had once owned houses wanted to make sure their units continue to be "good investments," even though they had no plans to sell and move elsewhere. This concern for resale value was evident in several ways other than direct references. For example, several residents appeared concerned that Condo Place not "turn into a slum." These concerns surfaced primarily in reference to the patio enclosure described in the preceding chapter. Most residents did not mind the enclosure, as long as there was some certainty it would be finished to conform with the exterior of the rest of the project. Some residents, however, were determined that it should come down and that no such additions to units be allowed, since, in the words of one owner, "If everyone were allowed to do something different to their unit, the place would soon look like a slum. I've seen lots of those places; I know."

Resale value was not residents' only concern. They also wanted the place they called home, however temporarily, to look like a place to which they could bring visitors without embarrassment. In addition, some wanted their costs kept as low as possible while they lived in the condo. This meant pressuring the Board to keep condo fees low and to spend the condo budget frugally. For example, at the 1981 Annual Meeting, the outgoing Board suggested that the incoming Board consider increasing the fees to allow the association's reserve fund to be built up (for reasons similar to those the Co-op Board gave for building up its replacement fund). This suggestion met with some opposition from owners who considered such a fund a waste of money. These same members also complained about the amount of money ($1,000)the Board had spent on the purchase of twelve mature trees. Why not smaller ones, they asked, which are much cheaper and are more likely to survive? The outgoing president had made a practice of hiring student and apprentice labour for jobs such as painting, in the interests of saving the condo money. But even this economy measure did not meet with universal approval, with some members charging that the quality of the materials and workmanship was poor, and that money would be better spent having the job done right the first time.

Participation

The typical response given to those who complain about actions taken by the Board is: "If you don't like the way we are doing things, get on the Board so you can do them better." Those who take the time to complain often do rise to the challenge and allow their names to stand for Board membership, although one chronic complainer (who has now left the condo) claims she "couldn't stand the thought of joining that bunch" and another, although willing to become a Board member, was unable to do so because he planned on moving within the year.

In other words, the major pressure to participate in maintenance tasks falls on Board members. Board members do most of the maintenance of the common property themselves. Outside labour is hired for snow-clearing, painting, plumbing, and electrical repairs. Lawn cutting was at one time shared among Board members, but now the spouse of one of the Board members is paid to do the mowing. All owners were asked to water the trees that were planted close to their units, and some complied. However, the members of the Board have ended up taking the bulk of the responsibility for tending them on a regular basis.

The most important behaviour expected of owners who are not also Board members is to maintain their own units in a reasonable state of repair. This area of individual owner responsibility extends to the yard attached to each unit and the front step, which are to be kept free of visible weeds and garbage. Most owners comply. However, some residents are considered problems by the Board: two residents have been warned that they must clean up the weeds in their yards or it will be done for them and the costs charged to them, and one owner has been warned several times about the mess her dogs make of her yard. In addition, one of the renters has been leaving disabled cars in the condo parking lot, and several residents have received visits from Board members (usually the President) about their garbage, or pets, or the way or places in which they park their cars.

In almost all cases, the Board takes no more formal action than a warning, first verbal and then in writing. Under the association's by-laws, the Board is granted the authority to do considerably more. For example, one of the by-laws forbids the keeping of a pet in the condo. However, the Board has been very reluctant to have the S.P.C.A. called to remove an offending, or in some cases even neglected, animal. Likewise, cars not parked in accordance with condo by-laws are seldom ticketed. Under the law, the Board could designate one of its members an Enforcement Officer, with powers delegated by the municipal police to ticket offending vehicles or lay charges of disturbing the peace, but the Board has not done so. Instead, Boards have relied on friendly persuasion to enforce maintenance and parking standards, and, in the case of one former Board member, on intimidation. In one case a "vigilante" group of owners have taken it upon themselves to keep children off the commonly owned boulevard that lies between the easternmost row of houses and the street.

This reluctance of most Board members to press their legal authority on other owners stems from their desire to be "neighbourly," which will be further defined and described in the following chapter. The expectation, or at least the hope, is that owners will respond positively once they are made aware of the problem they are causing. Even when this expectation is not fulfilled, Board members keep on hoping that the offending owner will "come around," or, even better, move away. To some extent, however, this hesitation the Board displays arises also from their uncertainty about the limits of the condo association's, and hence the Board's, legal responsibilities. No Board member has a copy of the condominium plan, which distinguishes the property that is owned in common and hence the association's responsiblity from that which is privately owned by the individual members of the association.[30] For example, the Board has claimed that front screened doors are the responsibility of the unit owners, as are any problems that might arise with the aluminum wiring that was originally installed throughout the project. This is clearly not the case: according to the condominium plan, wiring and exterior doors are common property. No owner has challenged the Board on these matters. However, one couple (one of the few owners who has studied the condominium plan) have had a long struggle with the Board over who assumes responsibility for an outside water tap that is leaking into their basement. The Board claims that the owners are responsible, but the owners claim, with the authority of the condominium plan as support, that the Association is responsible.

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[30] This is in spite of the fact that a copy of the plan is easily obtainable from the provincial Land Titles Office for $4.00.

Both these tendencies, of the hope for neighbourliness and co-operation and the lack of knowledge about the limits of ownership and responsibility, were most clearly evident in the Board's handling of the condo's *cause celebre*, the illegal enclosure. The owners who erected it were fully aware that they needed Board permission. However, they claimed to have this permission and freely admitted to the researcher and others their confidence that once the structure was in place, nothing could be done about it. Two Boards struggled with the problem of how to proceed. The first Board relied primarily on intimidation, but were met with an equally forceful refusal by the owners to comply with the Board's insistence that construction be halted, claiming that the Board was reneging on its initial agreement. The subsequent Board maintained the position that permission had been granted only to obtain a development permit from the City, and repeatedly requested a list of materials used and other specifications of the enclosure for insurance and tax purposes. It took this Board close to a year to take further action. By that time, the owners, one in particular, had become hostile and abusive to the point of threatening to attack the condo owner employed to mow the lawn if he "didn't stop the racket" and calling the police to remove the painters hired by the Board who had come inside "his" yard to paint "his" fence without his permission. Acting on advice from the~~ir~~ solicitor, the Board proposed amendments to the by-laws, which were subsequently passed, giving the Board full authority to have the enclosure torn down. When informed by the condo's insurer that insurance would not be provided on the enclosure and that the entire policy might be voided if the structure remained in place, the Board, through its solicitor, informed the owners that the enclosure must come down. The owners challenged this directive in court, but lost their case, and have now put the unit up for sale and moved away. However, the Board has had a lien placed on the title to the unit, which renders its sale unlikely, or at least very difficult.

Long-time residents of Condo Place claim that the enclosure dispute is by far the most serious problem the condo association has had to face. Even when the developer turned the project over to the owners, no one who lived there at the time recalls any serious difficulties.[31] There have been many minor problems, such as writing an adequate set of by-laws, getting the developer to honour the five-year warranty the project carried, dealing with disputes over parking and pets, and attending to leaking roofs and outside water valves. But no one recalls emotions ever having run as high among Condo Place residents as they have over the enclosure issue. Even at that, over half the residents interviewed stated that they had not been involved to any extent in the dispute, and only wanted the enclosure owners to stop bothering them with petitions and requests for support.

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[31] This transition was aided by the fact that the developer's sales agent, who was named president of the condo association while it was still in the developer's hands, bought one of the units and remained as an owner.

C. Conclusions

Maintenance standards do not seem to pose the problem in Condo Place that they do in Co-op Home. Several factors are at work here. One, condo residents are, compared to co-op residents, relatively homogeneous in terms of income and occupation, and might as a result be expected to share certain standards of behaviour. Even the renters in the project, despite the fears many owners express about their standards of behaviour and upkeep, have so far been "good" tenants. Two, there are few children in the condo to wreak havoc in the flower-beds or ride roughshod over lawns and the peace and quiet of the residents. No effort is made to attract families with young children to the condo. For example, the Board conducted a survey to determine residents' level of interest in having a playground built. Out of twelve reponses, eight were negative. As one Board member, herself a mother of a young child explained, no one wanted the playground close to his unit because of the noise, there were fears it would be overrun by neighbourhood kids, and no one was interested in cleaning cat feces out of playground sand. Three, the design of the project keeps offences against prevailing maintenance standards out of sight, behind fences and within unit walls; only the very worst are considered worth acting on. Four, the Boards have generally been regarded as competent in maintenance matters, and most residents seem glad enough to hand the burden over to these "public-spirited" people. Board members see themselves, and are seen by other members, as protecting the interests all owners have in the common property. This leads to the fifth and probably most important factor, which is the intent all the owners express to keep the resale value of their units as high as possible. Even the owners of the offending enclosure built it in order to improve the looks and thereby the saleability of a unit they considered dingy and unattractive.

The reaction to the enclosure indicates that the primary emphasis in the condominium is on conformity, both in unit design and upkeep and in residents' co-operation with the Board. "Good" residents co-operate and keep their yards and front steps tidy and attractive. In this the co-op and condo are similar. However, the bases for that similarity are quite different. These differences are thrown into even greater relief in the description of the institution of neighbouring, which comprises the following chapter.

VI. Neighbouring

Neighbouring patterns are enshrined in the sociological literature as a primary focus of analysis in urban locales. In her summary work on urban neighbourhoods, Keller (1968:90) notes that in a sociological definition of the neighbouring role, mere propinquity is regarded as a necessary but not a sufficient condition. Rather, this sociological conception emphasizes the notion of shared activities, experiences and values, common loyalties and perspectives, and human networks that give a physical area a sense of continuity and persistence over time. In further defining this role, Keller (1968:24) provides some useful distinctions between neighbour and friend and between neighbour and kin. The position of *relative* in relation to another person is an ascribed status, and that of *friend* a chosen status which is considered a private and intensely personal affair in North American society. The position of *neighbour* is similar to yet different from both of these, being in one sense ascribed, since it depends on physical proximity, yet in another sense chosen, since in urban areas it is possible for people living next to one another never to see one another or know one another's names, let alone behave in any way as *neighbours*. When people do choose to be *neighbours*, their roles are more limited and less intimate than those of either friends or relatives. However, their roles as neighbours are collectively defined. Keller (1968:26) points out that settlements vary in the formality and rigidity with which they define the neighbouring role, in the degree of consensus as to the rights and duties it includes, and in the distinctiveness and saliency of the role in relation to other roles. In a more specific sense, Keller notes that neighbouring activities can vary according to their content, the occasions which prompt them, the locale in which they take place, their extent, their frequency, and their intensity.

Once again, it will be the collective definitions, the consideration of neighbouring as an institution in both Co-op Home and Condo Place which will concern us here. What behaviours are expected of people who act as neighbours, and how closely do these behaviours conform to the institutional rules?

A. Co-op Home

Rules

Neighbouring activities are the mainstay of social life in Co-op Home. As was seen in the preceding two chapters, the membership of Co-op Home places great emphasis on sharing: sharing of responsibility for running the affairs of the co-op and for keeping the physical plant in an acceptable state of repair. These two sets of activities provide many opportunities for interactions between members. However, a third set of activities, those to do with neighbouring, not only provide additional opportunities for interaction, but are governed by a rule whose influence extends to all co-op activities.

This rule can be stated: if any member of the co-op needs help in coping with some crisis, minor or major, the other members of the co-op will offer that member substantive and emotional support, singly or collectively. In other words, all co-op members, not just those living next to each other, are expected to behave toward one another as neighbours, in a way that is positive, helpful, and understanding.

For the originators of Co-op Home, the definition of *neighbouring* was in fact the definition of *co-operation* and, by extension, of *community*. Among the principles which guided the original planning "charrette" were the following: (1) "Active co-operation is a normal human function"; (2) "People can give expression to their needs"; and (3) "Community is the result of an achieved co-operative process of need fulfilment."[32] Eleven years later, when present-day co-op members learned that this researcher was studying the incidence of *community* in co-ops and condominiums, their reactions indicated that for them the existence of community was still predicated on co-operation and the mutual satisfaction of needs. The most common reaction was an expression of doubt that a sense of community really exists in Co-op Home, and the conjecture that "communityness" is prevented from developing by the conflicts that erupt between members, some of which have led to permanent divisions within the co-op and even to legal action.

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[32] The phrases in quotation marks are taken from the report on the planning charrette held by the Citizens for Better Housing Society in June 1970. See Chapter Four, p. 91.

The original planners of the co-op did not take the possibility of chronic conflict into consideration. So powerful was their belief in the benefits of co-operation -- which were evident to them in the battles they were winning with CMHC -- that they could not envision there ever being a co-op member who would not be aware of these benefits and behave accordingly. Conflicts did arise in the planning stages of the co-op, but in most instances they were talked out and resolved. In a few cases, the participant whose needs were not met by the communal resolution left the group; this was considered an unfortunate but not altogether unsatisfactory outcome, since member numbers and enthusiasm were still high enough to accommodate the loss.

A much larger number of participants dropped out of the project when the group lost the hundred-acre site. However, the number remaining was still adequate to carry on planning for the smaller site. As months of planning stretched into years, however, the attrition rate increased, and when the project was finally ready for occupancy, the co-op found itself in the crisis position of having not enough members to fill the units and thereby meet the mortgage payments. As a result, the co-op Membership Committee could not be as selective as it would have liked to be, and had to accept more or less whomever they could get. Their prospective client group was not large. The housing charges in the co-op were not a particularly attractive feature at that time, since they were very close to market rates; nor was the location, far from the city centre with few connecting bus routes and roads, very appealing. Instead, the co-op had to be sold on its design and life-style features. This was an advantage in the view of some members, who feel that the prospect of cheap housing attracts the "wrong" sort of co-op member. Nevertheless, pickings were slim, and the first year and a half of the co-op's physical existence were a severe financial struggle.

Some members and former members of the co-op see this early struggle for residents as the beginning of the co-op's troubles with non-participating or even abusive members. However, as described in Chapter Four, members of the original core group know better, having had to cope for the years preceding actual occupancy with as many "shirkers" as "workers." However, it does appear to be the case that once co-op members were actually resident in the project, the interpersonal conflicts which previously had been tempered by distance suddenly erupted with full force as members struggled with their new roles as neighbours.

Participation

The co-op's first major crisis was also its worst in terms of the casualties left in its wake; the broken friendships and rifts in the community which resulted from it are still affecting co-op life. The issue was the organizing of a daycare centre, which was to be housed in the community building. Of the several options available to the co-op, two came to the fore: to have a small daycare of about twenty children, all from within the co-op, which would occupy only one floor of the community building; or to have a larger daycare of about thirty children, including some from the surrounding area, which would be eligible for municipal subsidies but which would require fitting out both floors of the community building and meeting municipal standards concerning such things as fire exits and outdoor play space. Two factions developed, each supporting one of these options. Marshalling evidence to support their cause and enlisting supporters devoured the time and energies of both sides. Secret meetings, stacked committees, petitions, charges, and counter-charges became the order of the day. Within a short time the debate lost whatever logical basis it had had, and became the arena for a power struggle between the two increasingly hostile and embittered groups. In the end, the result was no daycare centre at all; the issue was finally killed by the votes of the co-op's "silent majority," a third faction made up largely of members without young children who did not see the need for a daycare centre at all.

Looking back on what they term "that terrible year," many members who were involved in it realize that the daycare centre issue was only the outlet for tensions that had been building up within the co-op for some time, but for which the more idealistic members were totally unprepared.

Many of these idealists ended up leaving the co-op, dismayed at the "political" turn events had taken. There were in the group of original residents several people who had had years of experience in political organizing in unions and political parties, and whose motives for joining the co-op were to make co-operatives a political force in the Canadian housing scene. However, their tactics -- circulating petitions, stacking meetings and committees, running slates of candidates for election, holding secret meetings, and branding their opposition as "capitalist lackeys and manipulators" -- did not fit with the idealists' version of how life in a co-op should be carried on. Eventually most of the political organizers left too, having turned against each other in their struggles to achieve political correctness, and ended up embittered by their experiences and pessimistic about the chances of ever bringing about meaningful changes in society by means of housing co-operatives.[33]

Co-op Home today is relatively quiet. Wounds from the daycare battles are still open but are no longer festering. Several members withdrew from active co-op life for a few years to nurse these wounds, but many of them are now returning to meetings and joining committees. A crisis of the proportions of the daycare war may never develop again in the co-op; waiting lists of prospective members are long, and the Membership Committee can afford to be somewhat selective. Most of the recent arrivals are energetic, yet wary, having been told of the earlier troubles. Almost all the members interviewed appeared comfortable in their role as neighbours, and were happy enough with their environment, both physical and social, to remain in the co-op for at least a few years longer.

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[33] Most of those who have left, both idealists and politicos, bought or built houses (27 households out of 44), eight moved to rental accommodation, and only three moved to other co-ops; the remainder left the city, and most are now living in houses or condominium units they have purchased.

To assess the potential number of people available as neighbours to residents in the co-op, each member interviewed (70 in total) was asked to indicate on a list of co-op members (adults only) how many he or she knew by sight or could "put a face to." The results indicated that most co-op members know each other at least well enough to say hello: 22 people knew all the other ninety members on the list to speak to by name; the average number of names identified was 70, or 78% of the total. The scores are weighted in favour of the larger number of identifications, since the sample of co-op members interviewed included all Board members, for example, but very few non-participants. (The latter were no more available for interviews than they are for co-op activities; see Chapter One for details of the research procedure). Even so, extrapolating from the responses of low- or non-participants who did consent to interviews, it would be safe to estimate that, with the exception of the very newest or reclusive members and those men who spend very little time at home, every co-op member knows at least half the members of the co-op by name. All those members interviewed who had been residents of the co-op for over a year knew not only their neighbours' names, but also such details about their lives as how many children they had, their occupations, their kinship ties within the co-op, and something of their history as participants in co-op life. The "gossip pipeline" appears to be every bit as effective in Co-op Home as it was in the student housing complex described by Festinger et al. (1950). Members are very aware of the role played by gossip in disseminating news and rumour through the co-op. Several denounced this role, and a few members were reluctant even to discuss their experiences in the co-op because they "didn't like to gossip."

For a few members, saying hello is the extent of their neighbouring activities, although even they will stop and chat with a few people they meet most often. Almost all the members interviewed stated that they make it a practice to be friendly to everyone in the co-op, although ten members also cited specific people they tend to avoid. However, every member but one indicated that there was some smaller group of members, up to six households in size, with which he or she enjoyed more frequent and intense interactions than just the odd chat.

The criteria used in selecting the members of these more intimate groups derive largely from the way in which co-op members are recruited. Members of all but five households in the co-op had learned of the co-op through a relative, friend, or co-worker who was already involved with or living in Co-op Home. Two of the exceptions had had Co-op Home recommended to them by the municipal housing authority; another had wanted to live in the area, and had encountered the co-op while on a Sunday afternoon drive; the fourth had had the co-op recommended to them by their granddaughter's schoolteacher; and the fifth are a Vietnamese refugee family whose membership in the co-op was sponsored by a local church. A relatively large number of co-op residents moved in as relatives of members already there. Of the fifty households, four are the retired or semi-retired parents of three other families in the co-op (i.e., one co-op family has both sets of grandparents also in the co-op); three pairs of households are cousins to each other; and in another household one member is the sibling of an original resident who has since left the co-op. Members of six households were recruited to the co-op by their co-workers, students, professors, or fellow-students. Members of two households teach in the same school, and members of two other households are business partners. Members of six other households were at one time tenants in the same public housing project in another part of the city. The remaining members were recruited by acquaintances in the labour and co-operative movements, or by friends who lived in or were interested in living in the co-op.

As a result, only a few co-op residents moved in knowing no one. Most of these existing ties have been preserved in the more intimate groups members have formed. Kin ties have been preserved in every case, and ties of friendship in most. For example, the households who lived in the same public housing project still see each other frequently, and one circle of friends which includes two sibling pairs maintains an active social life that includes weekend get-togethers, birthday and anniversary celebrations, and concert-going. Ties between co-workers seem the least likely to be preserved in neighbouring groups: for example, the members of the two pairs of households that contain co-workers told the researcher that they make it a conscious practice to keep working relations separate from "social" relations, i.e., those outside the workplace. Moreover, they avoid becoming emotionally involved with anyone in the co-op, having been forewarned by former members of the co-op of the role played by alliances and loyalties in the daycare war. In all, members of twenty households interviewed expressed the same conscious effort to keep most or all of their close friendships outside the co-op, to "help keep problems from developing," as one member put it.

Thus for many co-op members their role as "friend" is kept consciously separate from their role as "neighbour." As neighbours, these members generally adhere to the institutional rule of offering help to each other in various forms. The content of these neighbouring activities is quite uniform. With few exceptions, those interviewed indicated that in an emergency they felt they could approach anyone in the co-op for help, without feeling awkward or worried that they were intruding; likewise, they would offer such help were it asked of them. Two stories were frequently offered as illustrations. One concerns an attempted theft in the co-op, which was foiled when the intended victim yelled for help at the top of his lungs and brought the residents of surrounding units running, in their nightclothes, to his assistance. They all leaped on the would-be thief, who by the time the police arrived was pleading for mercy. The other concerns the two major fires that have occurred in the co-op; these were immediately tended to by co-op members and the victims were compensated with donations of bedding and other household effects. In times of personal crisis co-op members have also rallied to support the stricken member or household. For example, at the height of the daycare war, one of the combatants died of a heart attack. Factions were forgotten for a time as co-op members joined together to organize both the funeral service and the food for the gathering which followed. More recently, the mother of the Vietnamese family died, and again the co-op rallied to provide a place for the service, food for the tea which followed, and several months of child care for the family's preschoolers. More minor crises of daily living are also handled in the prescribed neighbourly fashion. For example, it is common for co-op members to lend other members a car (nine households are without cars), some staple food, or some item of household equipment. Interviews were frequently interrupted by people dropping by to borrow something or ask advice, and several members remarked that when they were preparing a special meal they could make the rounds of the co-op, borrowing silverware from one family, china from a second, a mixer from a third, and so on. Several families also have arrangements whereby they care for each other's children on a more or less regular basis.

Occasions other than immediate needs also prompt neighbouring activities. The most common occasion is encounters in the parking lots or along the common walkways. The fire road is a particularly frequent locale for these casual meetings. Of the fifty households, the mothers in sixteen are home most or all of the day caring for young children; in addition, the six retired couples are home a good deal of the time. As a result, there is a substantial amount of interaction among these residents during the day, especially in the summer, as mothers wander about the co-op supervising or searching for their children, and the older people putter about their gardens. No one admits to doing much regular "coffeeing"; most members hastened to assure the researcher that people's privacy is respected in Co-op Home, that "we're not in and out of each other's units all the time." However, a shared iced tea or lemonade often results from these casual encounters, and children are fed a good many cookies by the "co-op grandmas." Most parents of small children mention as one of the most positive features of co-op life the fact that their children will stay within the co-op to play and can be allowed to run more or less freely, since other members of the co-op know them and will look out for them.

The many meetings organized in the co-op also provide occasions for neighbourly exchanges, as do the work parties organized by the maintenance committee, the monthly newsletter production session, and the membership coffee parties. In addition, there are several purely social gatherings organized by the Community Affairs Committee, which include monthly pub nights in the basement of the community building with bingos upstairs for the under-twelves, dances organized by a self-selected committee of co-op teenagers, a Mother's Day Breakfast cooked by the co-op men, a children's Hallowe'en party, and the two major events, the Summer and Winter Solstice parties. These originated with the first residents of the co-op, who were looking for an excuse to hold community celebrations in the picnic and Christmas seasons; given the mixture of religious affiliations within the co-op, the solstice festivals seemed the most appropriate. All these affairs are well attended, and are funded partly from the co-op budget and partly by member contributions of food and drink.

Other sorts of co-op social gatherings are open to some but not all members. One circle of original residents has pot luck suppers, to which former residents are often invited. Some co-op women host sales parties for household plastic ware, cleaning products, jewelry, and other firms, to which they invite other co-op women. In addition, recent arrivals in the co-op have been welcomed at pot luck suppers organized by their cluster group. When asked about baby or bridal showers, members replied that these were not normally held, since that practice would soon become too expensive, given the number of young families and teenagers in the co-op. Farewell parties are rarely organized either, but not for financial reasons. Rather, it appears that people commonly leave the co-op under less than happy circumstances, sometimes because of feuds with neighbours, sometimes because of marriage breakups. Even those who leave under what might be presumed to be happy circumstances, namely, to move to their own house, often do so under a cloud, since they are thought by some of the longer-term members to be deserters, traitors to the cause. As one member put it, "If you want to start a really vicious rumour about someone, just let it be known that they're *saving for a house*."

Once again, the issue of standards surfaces. Co-op members are expected to behave in a neighbourly manner toward each other, offering help to meet expressed needs. However, there is no universal standard of validity of needs. Co-op members cannot be easily classified according to their standards of what needs they consider legitimate;

however, a few issues stand out as points of disagreement.

Saving one's money for a house is clearly one. There is a relatively large minority of co-op members who feel that people who join a housing co-op primarily because the cheap housing it offers enables them to amass a down payment on a house more quickly are exploiting the co-op; for this minority, housing co-ops are a preferred alternative, not just a waystation on the path to home ownership. More co-op members, however, feel that saving for a house is acceptable, as long as the people concerned continue to do their part as co-op members. One older couple feel that families with teenaged children especially *ought* to have their own home, for the children's sake, on the grounds that co-ops are too densely populated to accommodate normal teenage behaviour.

Emotional breakdown is another issue. Several members mentioned that they had found other co-op members, especially those people in their more intimate circle, very supportive in times of emotional crises. For example, several people whose marriages disintegrated have remained in the co-op for a considerable time, moving out only upon remarriage. However, a few members appeared very bitter about the lack of support they had received during emotional crises. A former resident moved out when the co-op refused her live-in boyfriend's application for membership. Another member, who is still in the co-op, felt deserted by the co-op when she was hospitalized for a month to recover from a mental breakdown, during which period she was visited by no one from the co-op. Another member feels persecuted because of her status as a single parent and as an immigrant, with a cultural background that differs considerably from that of other co-op members. Over the years Co-op Home has been occupied, several marriages have broken up. Alcoholism has also been a problem in several households. Some of the more analytical members have suggested that the stresses of co-operative living have added to the problems of these distressed members, rather than serving in any way to relieve them.

However, the major point of disagreement concerning neighbourly behaviour appears to be the extent to which people's feelings must be taken into account in dealings between co-op members. Many members find it difficult to separate neighbourly behaviour and the more formal, disciplinary behaviour necessitated by the fact that the co-op is not just a collection of neighbours, but a corporate association which must govern itself. The majority of members would prefer to see all problems in the co-op dealt with in a neighbourly fashion, by talking them out to arrive at mutually satisfactory solutions. Unfortunately for this point of view, there are disagreements between co-op members that are so fundamental they can never be resolved in this way. The disputes over maintenance and life-style described in the preceding chapters are an example, as are the political issues which surfaced in the daycare war described above. Some members have resorted to the courts for a resolution of their difficulties with fellow members. Other co-op members, while not necessarily agreeing with this approach, feel that strong and decisive action by the Board would have headed off these problems before they developed to the point where legal action became necessary. Through the years, however, Boards have tended toward the neighbourly approach and have taken steps to foster that approach rather than to enforce written rules and policies more strictly. For example, one recent Board appointed a Member Relations Committee to whom members can bring their problems with other members for confidential mediation and resolution. The members of this committee feel they have been successful more often than they have failed, but some members with outstanding grievances feel the committee's work is irrelevant to their problems.

Another example of a Board approach to fostering neighbourliness was the organizing of cluster groups, to encourage more consistent maintenance of the common property and thereby build *esprit de corps*. However, only a couple of clusters are very active, and this activity is due entirely to the initiative taken by activist members; the rest rarely meet for any purpose other than on those occasions when they are requested to meet by the Board or a Board committee. Even meetings, although they are run according to conventional rules of order, tend to be long, drawn-out affairs, because the chairperson hesitates to impose order on participants who are his neighbours, friends, or even kin. Membership coffee parties, another example, have come under attack for being "inquisitions" rather than the friendly, informal affairs many members would prefer them to be. The monthly newletters also display this preferred neighbourly approach, since they are compilations of news about co-op members, announcements of meetings and special events, letters from members, reports from Committees, maintenance hints, recipes, sayings, and the like, rather than the hard-hitting, educative vehicle some members think they should be.

This tension between the formal requirements of governance and the more informal requirements of neighbouring appears to be a chronic feature of life in Co-op Home, for which there is no immediate or easy solution. Members are expected to consider the co-op their home; therefore, they in turn expect that home to be their refuge from the tensions of the workplace and their primary vehicle of self-expression. Yet because they must share the ownership of that home with others, they must also agree to abide by certain rules with which they may not agree and which they feel impinge on their freedom to enjoy their home. To some extent, all home owners face this problem, since all must abide by municipal and other laws respecting their use of their own property. However, because co-op members participate directly in setting their own rules rather than having to rely on elected representatives to pass laws on their behalf, they feel that much more aggrieved if those rules do not accord with their particular values and beliefs. The co-op's open membership policy prohibits them from recruiting residents on the basis of their beliefs, and their ultra-democratic decision-making process prevents them from declaring one particular set of beliefs and standards as universally true. This dilemma and its origins in the wider society will be discussed in greater detail in the concluding chapter.

B. Condo Place

Rules

Neighbouring in Condo Place is much less intensive and emotion-laden than it is in Co-op Home. Although owners and other residents of Condo Place who encounter each other are expected to behave toward each other in a neighbourly fashion, there is no universal expectation that *all* condo residents are to regard all other condo residents as their neighbours. The rule governing neighbouring behaviour in Condo Place could be stated: if interaction between condominium residents occurs, it will take place in a positive, co-operative, and friendly manner. Neighbourly relations are not expected to differ from those found in other urban neighbourhoods in North America; Keller's description of a *neighbour* as "an alien who must help but not intrude" is very appropriate to Condo Place (Keller 1968:28). Respect for privacy is an overriding concern in

Condo Place: none of the residents interviewed moved to the condominium to find neighbours; rather, they moved there to enjoy the benefits of ownership, one of which is having a place where one's privacy will be respected and outside interventions in one's life kept to a minimum.

Participation

Condo Place residents did not choose to be part of an association; by and large membership was a fact thrust upon them by their purchase of a condominium unit. Accordingly, Condo Place residents tend to choose their acquaintances on the basis of mutual interests other than those arising from their (chance) ownership of property in common.

This openness of choice is evident in the number of names of fellow residents each interviewed resident could recognize and "put a face to." Of the 42 people (representing 33 of the 40 households) who indicated how many residents they would recognize, the largest number of names identified was 37, out of a possible 39.[34] Even Board members did not know everyone in the condo, although present and former Board members tended to know more than did the other residents, as did the couple who built the enclosure, because of their activities in circulating petitions for support. The average number of recognitions was 13 household names out of thirty-nine, or one-third of the total number.

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[34] The list of names shown to condo residents for the identification tasks contained only the last names of the owner or renter of each unit. No list of all household members exists in Condo Place.

As in the co-op, this average is likely higher than it would be had all the owners participated in making the identifications, since the sample of residents interviewed included all the present Board members and most of the former Board members still resident in the condo, but not all the non-participants. Extrapolating from the statements of the non-participants who were available for interviews, many of whom could put faces to only two or three names and some to none, the real average would likely be closer to fifteen per cent.

The range of neighbouring activities in Condo Place is very restricted, so restricted that it is possible to list all the instances of neighbouring that came to this researcher's attention. Only Board members see each other on anything like a regular basis, and even then their interactions are limited largely to condo business. Two of the Board members are also mothers of young children, and this, plus the fact that their husbands at one time worked for the same firm, has given them enough in common to widen their interchanges to include matters other than condo affairs. In one other instance two young mothers came to know each other to some extent because their children played together, but they were unable to provide each other's last names or the number of the unit the other lived in. Another Board member claimed that she enjoyed getting to know people in the condo and liked the fact that she could drop in on a few of them for coffee and a chat. In another case two owners worked in the same office and became quite friendly for a time; but the boyfriend of one felt she was spending too much time at the other's place, and that brought an end to the two women's relationship. The final case also concerns a Board member, who as a single parent had come to rely on the man next door, also a single parent, for emergency car and other repairs, and reciprocated by baking cookies for his son's cub scout meetings; that man moved out, but she now relies on another man, also a Board member, for help with mechanical or technical matters.

When Condo Place residents were asked how much they saw of their neighbours, the most common response was, "We've really not gotten to know anyone here," or "I couldn't even tell you who lives next door." A few residents would prefer to know their neighbours somewhat better, but most describe themselves as "loners," and/or as too busy with their jobs and their families to do much "socializing." Two owners remarked that neighbours seemed much friendlier in the neighbourhoods of detached houses they had lived in before coming to the condo, and were somewhat surprised that this should be the case.

Owners themselves proposed several reasons for the lack of social contact between residents of the condo. Most residents work during the day, and are too tired or busy in the evening to be bothered with neighbouring. The rate of turnover of units is high, which means that residents have little chance to get to know other residents before they move on again. The design of the units, with their high fences and staggered yards, gives residents perhaps too much privacy, since it means that residents rarely encounter each other; only along "elite row" do driveways and yards adjoin, and only here did residents mention seeing each other "around" or outside. One member stated that she saw more of her fellow tenants in the apartment she had lived in prior to moving to the condo than she saw of her present neighbours; "at least we saw each other in the hallways." Other factors mentioned were the lack of tasks within the condo on which residents could work together, and the lack of any community facilities or criss-crossing walkways where residents would encounter each other on a regular basis. Even meetings provide little opportunity for meeting other residents, since the same people tend to turn up at all of them and most owners prefer to send proxies if required. Neither do recruitment procedures provide much in the way of pre-existing ties among Condo Place residents. In only three cases had Condo Place been recommended to owners by an acquaintance; all the other residents had selected Condo Place from among a number of condominiums shown them by their real estate agent.

Only a few owners, however, stated that they disliked condo living because it was not conducive to neighbouring. One owner felt he had been subject to discrimination because of his country of origin. One of the two renters was well aware that one of the owners would prefer to see all renters banned from any use of the common property. The few remaining malcontents all complained more about the Board and their incompetence or their intrusions on privacy than about the lack of neighbourliness. Primary among these complainants were the couple who built the enclosure. They and the two owner-couples who supported them were the only residents who had become so disgusted with condominium living that they "could hardly wait to get out" and "would never live in another condominium."

Almost all the residents interviewed have from time to time encountered a problem arising from the close proximity of units in the condo, such as music being played too loudly, dogs barking, cats leaving dirty paw prints on fences and feces in flower beds, teenagers roaring down the roadway or boulevard, noisy parties, or cars parked in the wrong spot. The most common reaction is, in the words of one disgruntled resident, to "sit back and bitch." However, if the problem continues, the aggrieved resident usually approaches the offender and asks him to cease the offending behaviour. When this fails, the resident usually complains to the Board, whose members then go through a similar procedure of first approaching the offender informally, then more formally by way of a letter. When all else fails, external authorities are appealed to; for example, the police were called to get the owner of the enclosure to cease hammering on it at one o'clock in the morning; he in turn called the police sometime later, to have the painters who had been hired by the Board removed from his yard. However, these extremes of behaviour are very rare, and most residents remain unaware of them. Most residents are likewise unaware of crises in the lives of other residents. For example, during the months in which this research was carried out, one resident family suffered a double bereavement. Only a few other residents, most of them Board members, were aware of these tragedies. Similarly, toward the end of the research period, the mortgages on four units were either in or about to undergo foreclosure, but only the treasurer and possibly some other Board members were aware of the owners' financial plight.

The Board makes only perfunctory attempts to foster *esprit de corps*. Each summer a barbecue is held in the condo to which every household is invited to bring their own food and drinks. However, these affairs tend to attract only the members of the Board. A few other residents report having attended one, but they were disappointed to find that each family kept to itself while the Board members "sat and talked shop." Only the Board members seemed to have anything in common; the others felt like outsiders, and have never attended another one.

Condo Place appears to attract people who generally want to be left alone to live their own lives. If they have rented in the past, they look forward to moving into their own house as soon as finances permit. If they have lived in a house, they are attracted to a condominium because it requires less of their time and energy to maintain. These types of people are not seeking a community or an opportunity for "involvement," but rather a waystation on the road to something else, be it home ownership, a new job in another city, or retirement. As a result, they feel little pressure to become involved in condominium affairs, nor would they appreciate such pressure being applied to them.

C. Conclusions

The contrast between Co-op Home and Condo Place residents is most dramatic in the emphasis they place on and the expectations they have of the neighbouring role. The sharpness of this contrast throws into vivid relief the more basic difference in property relations that obtains between the groups. The implications of these differences for the future of condominiums and co-operatives as alternatives to the ownership of a single-family home in Canada, are the subject of the following and concluding chapter.

VII. Conclusions

A. Objects of the Study: Reprise

The object of the study presented in this thesis has been to determine whether the basic difference in property relations represented by a housing co-operative and a housing condominium gives rise to differences in other social relationships.

The answer to this question, following from an analysis of the types of corporate groups each housing form represents, and of the institutional rules and ranges of behaviour that characterize each form, is a definite *yes*. As described in Chapter Three, with the aid of G.N. Appell's concepts of jural categories, category, the housing co-operative is more clearly a *jural isolate*, wity a more fully developed *jural personality*, than is the condominium. The co-operative association holds title to the common peoperty; whereas, in the condominium, each individual owner holds tiltle tot eh a share of the property. The co-operative association has the power to select or reject applicants as members, and insist that all adult residents become members; whereas, in the condominium, the corporation has no such powers, all residents in the condominium are not members (for example, the renters) and membership is open to persons not resident in the condo (namely, absentee landlord-owners and registered mortgage-lenders). Finally, the Board of the co-op association is directly and frequently answerable to the members who elected it; whereas in the condominium, the Board may actually assume the powers of the corporation, whose members elect it on the understanding that it may do so. a 35 #this difference#these differences# In Chapters Four, Five, and Six, these differences in corporate attributes were seen to be reflected in the institutional differences characterizing the two housing groups. In the co-op, the primary emphasis is on the general membership: the frequent meetings organized by and for co-op members provide members with many opportunities and encourage them to participate in the running of the co-op; the membership as a whole is held responsible for the maintenance of co-op property, which extends to the insides of the units that members consider their homes; and "neighbourly" interactions between co-op members encompass an extensive network of potential neighbours, are frequent and often intense, occur in a wide range of locales, and carry a variety of contents. In the condominium, on the other hand, the Board is emphasized over the general membership: it is the Board that meets frequently to set condo policy and manage condo affairs, the Board that carries the bulk of the responsibility for maintaining condo property -- which does not extend to the interiors of individual units -- and Board members who interact most frequently on a "neighbourly" basis.

Thus, in Co-op Home, both the expectations of members' participation in co-op affairs and their rates of participation are higher than they are in Condo Place. However, in addition to these differences in expectations and their fulfilment, there is another marked difference between the two projects, namely, the much higher incidence of conflict and division evident among Co-op Home members than is the case among Condo Place residents.

The differences in corporateness which characterize jural relations in the two projects do not account satisfactorily for this difference in levels of conflict. In fact, the higher incidence of conflict -- or better, unmanageable conflict -- within the co-op runs counter to the researcher's initial (naive) assumption that the more corporate or unitary the group, the lower the level of conflict among its members.

This assumption appears to have been shared by the originators of Co-op Home. As pointed out in Chapter Six (p. 134), the original planners of the co-op did not take into consideration the possibility of chronic conflict, so powerful was their belief in the benefits of collective and co-operative action. Those members have had to come to terms with what has become the reality of chronic conflict. Some have done so by leaving Co-op Home. Those who have stayed, however, have sought an explanation for this conflict in the folk wisdom that an intense and intimate relationship has as great a potential for hostility as it does for warmth and supportiveness. This "familiarity breeds contempt" explanation surfaced in discussions with several co-op members about their policy of making their closest friends outside rather than within the co-op (see Chapter Six, p. 141). It was also appealed to by analysts of the day care war; many members who had lived through that crisis felt that the situation became as explosive as it did because too many co-op members became too involved with the co-op and with each other, resulting in an overheated "pressure cooker" environment.

This relationship between intimacy and hostility is an assumption about human relationships and interaction that could probably be tested in some empirical way. However, explanations for relationships and interactions within a social group can also be sought outside the boundaries of the group. In the case of housing co-ops and condominiums, such an approach is entirely appropriate, given the fact that these residential groups are a response to needs arising in the wider society. Because these groups owe their existence to that wider society and draw their membership and legal bases from it, it is reasonable to consider the impact which those ties to the wider society have on the operation of co-ops and condominiums as social groups.

B. Constraints and Conflict

As outlined in Chapter Two, housing co-operatives and condominiums are responses to the dilemma posed by continued demand for home ownership on the one hand and the rising costs of that ownership on the other. Correspondingly, the internal problems of co-ops and condos can be viewed as responses to various aspects of this dilemma.

Both co-ops and condominiums are compromise responses to the dilemma. In both cases, lowered housing costs are achieved by increased residential density and shared ownership of most or all of the physical plant and all the land on which it sits. The condo owner, however, gets to keep his rights as an owner of private property, especially the right to a profit upon transfer of those rights to another owner. The co-op member gives up his rights of private property ownership, in exchange for even lower housing costs than are typical in a condo, and for freedom from the burden of a long-term mortgage debt.

The contention of Chapter Two, that purchasers of homes willingly accept this debt load and the other burdens that accompany home ownership, is borne out in the interviews with Condo Place owners. As indicated in Chapters Four through Six, most Condo Place owners feel they are getting good value for their money. Moreover, they are anxious to see that value maintained; many owners mentioned to the researcher the fact that Condo Place units that are put on the market tend to sell quickly and for a "good" price (i.e., one significantly higher than the price the vendor paid when he bought the unit). This concern for property values pervades every aspect of Condo Place social life: owners who choose to attend meetings or volunteer for Board positions do so out of their concern to "protect their interests"; Board members and others water newly-planted trees and go about picking up litter because trees and tidiness "add a lot to the value of the property." When disagreements do arise, they tend to centre not on personal values, since all owners are agreed on the need to keep up property values, but rather on how property values can best be maintained: recalcitrant owners are urged to clean up their yards or remove disabled cars from the parking lot because weeds and dead vehicles "make the place look cheap"; the illegal patio enclosure was considered a problem primarily because it could set an unfortunate precedent for uncontrolled building that would detract from the value of every unit; renters are viewed with suspicion because they may not have the commitment to preserving property values that characterizes owners. For the reasons outlined in Chapter Two, this commitment to property values is widely supported in North American society, and, while in the case of the condo it does not appear to lead to the building of a community, neither does it lead to the kind of deep divisions and hostilities that characterize life in the co-op.

Co-op Home members, by contrast, are a much more diverse group, as indicated in the demographic sketch that forms part of Chapter Three. Like condo owners, some co-op members look forward to the day when they can buy their own house, and see Co-op Home as a pleasant and cheap place to live in the meantime. Others, whose incomes will never be high enough to make a house purchase possible, prefer life in Co-op Home to the uncertainties of renting or the social problems and stigma associated with public housing. Yet a third group of members, whose incomes would enable them to buy a house, prefer life in a co-operative to private ownership, on grounds that range from practical ("We don't want the burden of a mortgage") to ideological ("Housing co-ops are a way of providing the decent, affordable housing that is every Canadian's right.")

Out of this diversity comes a lack of commitment to any common goal, even to the principles of co-operatives themselves. The stated goal of the housing co-operative movement in Canada is the provision of decent, affordable housing by means of self-help (see Chapter Five). In the case of a small co-operative like Co-op Home, affordability is very much tied in with self-help, given that the costs of operating the co-op would be considerably higher were all labour -- especially the labour expended on managing co-op affairs -- hired at market rates. The result for co-op members is an obligation to participate in running and maintaining the co-op. In effect, their monthly charge has two parts, money and unpaid labour. Not all co-op members are aware of -- or at least prepared to admit to being aware of -- the two-part nature of their monthly charges. The non-participants interviewed in the course of this research considered regular payment of their monthly charges and keeping their own units in good repair a sufficient contribution to the co-op. As far as they were concerned, those members who "knock themselves out" on co-op committees do so out of a need to feel important, to be "at the centre of things" and recognized for their hard work.

The recently-instituted Policy on Participation is an attempt to make these non-participating members aware of their obligations, or, failing that, to derive from them at least a minimum number of hours of labour. In terms of this latter objective, the policy may be successful. However, from the comments made to the researcher by these non-participants, no policy is going to jolt them into an admission of their obligations. They simply do not consider co-op policies to have much authority over their actions. These policies are legislated, in their view and also in reality, by a minority of co-op members: technically a policy can be voted into existence by the aye votes of only seven members, i.e., a majority of the quorum of twelve. And although a powerful sanction for enforcing policies exists in the form of eviction, Boards are reluctant to use it, on the grounds that eviction is not appropriate in a co-operative of homes.

The fact that all co-op members are not working for common goals is reflected in the procedures for screening and disciplining members. The Membership Committee, in its recommendations to the Board, attempts to select members according to their promise as co-op members. However, they have only prospective members' professed reasons for wanting to join the co-op on which to make their decision, or recommendations on their behalf from existing members who are their kin or friends. Contrast this situation with that in a Hutterite colony, for example, in which young adults are accepted as full members through baptism after many years of observance of their behaviour by their elders. Hutterites value actions over words in determining who would or would not make a good Hutterite:

> Everyone in the colony generally knows who will request baptism and who will wait. If there is a question about any candidate, all aspects are discussed so that the colony is in agreement; often a young person is advised to postpone his request for baptism. During the six-to-eight week instruction period, applicants must demonstrate that they have humbled themselves, are devoid of self-will, and are completely obedient to the community (Hostetler 1974:236).

Co-op Home members have no opportunity for observing the behaviour of prospective members before accepting them as resident members, and even if they did, have no set of communally-acknowledged standards by which "workers" could be distinguished from "shirkers." Indeed, there is not even a consensus that such a distinction is appropriate. At least in the past, some persons have been accepted as co-op members because it was felt that the co-op could help them through a rough patch in their lives to become eventually fully participating members. In a few cases this hope was fulfilled, but in most cases it was not, and several members interviewed now repudiate the notion of the co-op as a charity.

The unity of will and purpose among Hutterite brethren derives from their belief in an authority greater than themselves; assistant preachers, for example, are chosen by lot from among the nominated candidates, thereby giving God the casting vote (Hostetler 1974:162). For Hutterites, the *self* is to be regarded merely as a vehicle for expressing the will of the divine authority. Their goal is total immersion in the divine will:

> Individuality, which is denied and carefully guarded against throughout life, is to be completely abolished in heaven. The vision of dying Hutterites emphasizes likeness, uniformity and unity, for all personal tendencies and idiosyncracies are to be dissolved. There is little speculation about heaven or the kinds of enjoyment or activity it will provide. What matters most is preparation through submission to divine and right order. There is to be more perfect communal living in heaven (Hostetler 1974:250).

Co-op members, however, are not aspiring to any type of perfection or self-abnegation. In the preamble to their by-laws, any authority above the level of the individual is explicitly eschewed:

> In the organization of the work of the Co-op, the following principles are held to be important:
>
> > People should do the jobs they want to do and that they are capable of doing. It is better if people volunteer than if they have to be asked. It is better that people be asked than that they be pressured. Once a job is taken on, it is their

> responsibility and they should ask for whatever they need to accomplish it.
>
> Every member of the Co-op should participate in some way. Each adult member is encouraged to belong to at least one committee.
>
> There is no boss, no power trip. What we are is a housing co-op whose existence requires the accomplishment of various tasks.[35]

The comparison between the co-op and a Hutterite colony is a useful one, in that it points up the fact that co-ops are not utopian attempts to withdraw from the world, as is the case for sectarian communal groups like the Hutterian Brethren. Co-ops are a withdrawal only from the conventional housing market, an alternative to renting, whether from government agencies or private owners, and to single-family home ownership. However, as was pointed out in Chapter Two, this withdrawal is not complete, since co-ops are dependent on government largesse, yet are unable to amass a large enough power base to manipulate that largesse consistently in their favour. This is in contrast to the power of developers, particularly large ones, to influence government policies (Lorimer 1978, Collier 1974), which are already predisposed in favour of individual home ownership (cf. Rose 1980,also Chapter Two). As a mortgage-lender, the federal government in the form of CMHC makes the same demands as any other mortgage lender -- that the mortgaged property be managed in a business-like manner to insure a continuous flow of monthly payments, and maintained in a way that protects the value of the lender's investment. Co-op Home members may vacillate over acceptable standards of housekeeping and maintenance, but the mortgage-lender and insurer do not. In fact, the insistence of the insurer that certain units be cleaned up has lain behind most decisions of Boards to move out of their "neighbourly persuasion" mode and into their "enforcement" mode in dealing with laggard members.

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[35] Taken from "Information about Co-op Home for Resident Members," 1978.

As described in Chapter Five, the need to conduct a business operation in which setting and enforcing standards of behaviour is required, conflicts with the desire to behave towards fellow co-op members in a neighbourly fashion. Dealing with the resulting tensions takes up most of the co-op-directed energies of its active members. This inner conflict seems to characterize all "counter-institutions," that is, groups like the housing co-op that are intent on building a group life and carrying out collective activities that run counter to more widespread societal values. Rosabeth Kanter, in her study of urban communes, ascribes this concern for energy in counter-institutions to their lack of external support. According to Kanter (1979:129), in the commune there are strong pressures

> ...not to withdraw energy from the group. The need to centralize energy of all kinds in the

> group and diffuse it among members and group tasks seems to be an underlying dynamic in group life: the more radical the group, the more unstable and uncertain its future and the more sources of outside support unavailable to it, the stronger the need to collect energy.... The tendency to collect energy is surprisingly universal, even in the loosest communes with the most limited programs and expectations for future existence.

It is ironic that in their attempt to build a collective challenge to the notion of home as investment that is so entrenched in North American society, housing co-operatives become subject to internal tensions that weaken the impact co-operatives as a group can have on the Canadian housing market. Paul Starr's analysis of "phantom communities" points up these difficulties counter-institutions face in trying both to challenge prevailing values and to exemplify alternatives to them:

> ...counterinstitutions face a trade-off between exemplifying ideals (such as co-operation; BJS) and waging conflict (e.g., with the housing industry; BJS). They cannot fully commit themselves to both (unless, of course, their ideals make the accumulation of power a primary value in itself). They can strike different balances between model-oriented and conflict-oriented action, but there is a strong tendency for them to adopt either exemplary organization, without engaging in conflict, or adversary organization, without immediately attempting to realize ultimate values (Starr 1979:248).

This tendency to internal divisiveness is not the only factor responsible for the as yet relatively small number of housing co-operatives in Canada: the dream of individual home ownership and government support for it is still more powerful than the movement towards co-operation, for the reasons outlined in Chapter Two. However, the emphasis on building *community* appears to be as much a conservative tendency as it is a challenge to prevailing values. Several social scientists have discovered this tendency in their own disciplines. Robert Nisbet, for example, places social scientists' concern for community in the historical context of their concern with the dark side of the social transformations wrought by the Industrial Revolution:

> Out of intimations of dissolution and insecurity has emerged an interest in the properties and values of community that is one of the most striking social facts of the present age.... Along with the pervasive vocabulary of alienation (already described), there is an equally influential vocabulary of community. *Integration, status, membership, hierarchy, symbol, norm, identification, group* -- these are key words in the intellectual's lexicon at the present time. (Nisbet 1953:23)

Uzzell and Provencher (1976:34ff.) point out that this concern with community serves some very practical ends:

> *The* problem...which subsumes almost all of the sociologist's social problems is how to make people, particularly poor people, behave according to the norms of the sociologist's subculture.... After the use of police, the most venerable solution has been to promote primary relationships in the city. It is no accident that philanthropic enterprises such as Hull House in Chicago focus upon creating 'community' within a particular locality. Nor is it accidental that many sociologists remain preoccupied with how much contiguous people 'neighbor' with each other.

Dennis (1968:91) points out the political usefulness of the assumption that both causes and cures of social problems lie at the community or neighbourhood level:

> Generally the presumption... effectively stultifies the study. No good is achieved but neither are any powerful interests affected nor are any important established beliefs questioned. It (the idea of community) therefore remains an ideology which can attract research funds and catch the ear of established opinion.

It would appear that those co-op members who are ideologically committed to making housing co-operatives a force in national housing production and exchange need to work at political levels beyond their own boundaries. This question of the effectiveness of housing co-operatives as vehicles of political action is not directly relevant to the primary question posed in this thesis. However, it does have a bearing on the answer to that primary question. The research and analysis presented in this thesis suggest that corporateness or unitary property relations appear to result in cohesive relations in other aspects of the social structure, "cohesive" being defined in terms of the degree to which group members are expected to participate in the institutionalized activities of their group, and the degree to which they fulfil those expectations. However, in light of the material presented in this last chapter, a proviso must be added to this conclusion, namely, that the relationship between property relations and other social relations, although causal at one level, is not mechanical or readily predicted. Rather, it is complicated by pressures and constraints arising from the wider socio-economic system within which it is enmeshed, and these constraints must be taken into account if descriptions and analyses are to have any validity as explanatory tools.

C. Possibilities for Further Research

The question of the political effectiveness of housing co-operatives just posed deserves further study, as do several other questions that have been posed -- or begged -- in this thesis. In the remainder of this chapter, some of these questions will be made explicit, and some possible ways of answering them will be proposed.

One of the former members of Co-op Home interviewed in the course of this research now lives in another city, in a much larger co-op, of 360 units, which predates Co-op Home. This large co-op has a paid professional manager with a staff of eight, and was a "turnkey" project; in other words, it was organized and built by a sponsoring organization rather than by the members themselves. According to this member, the number and extent of neighbouring activities and participation rates in the large co-op are much lower than they were in Co-op Home. She and her husband miss Co-op Home very much; they enjoyed the intimacy with and support from fellow members they encountered there, despite the fact they were residents at the time of the daycare war. They have never lived in a condominium, but she feels that the more bureaucratic and formal organization of the large co-op makes it more like a condominium than like a co-op.

These observations about the difference size makes to social relations within a co-op are reinforced by the reflections of one of the original core members of Co-op Home, who is still resident there. This member feels that Co-op Home is both too large and too small: too small to be run effectively as a business, with the arm's-length transactions a business operation makes necessary, yet too large to allow for the truly intimate interactions which, for him, make for a genuine community.

Informal conversations with members and former members of other co-ops have led the researcher to the realization that co-ops can differ along many other dimensions than size alone: one co-op in the same city as Co-op Home is organized and populated by refugees from a politically distressed country; almost all the members of another co-op belong to a large public service union; a third co-op has a great many "co-operative households," in other words, households of people of both sexes who are not related by ties of blood or marriage; a fourth is the result of a conversion of a rental apartment complex to a co-operative; and so on. This diversity may make generalizations about housing co-ops difficult. However, some carefully controlled comparative studies of, for example, a large with a small co-op, an ethnically-based or trade-union-based co-op with an open membership co-op, or a "turnkey" project with a self-organized and self-managed co-op, should point up the differences factors such as bases of member recruitment, size, and the commitment that results from "sweat equity" make to the ongoing operation of housing co-operatives.

Housing condominiums also differ along dimensions such as size, membership, and management. Even very small condominiums may be professionally managed, usually by a management company that holds contracts with several condo associations. The role of the Board in professionally managed condominiums as opposed to self-managed condominiums would be an interesting subject for a comparative study. As for recruitment, the difference in social relations between a luxury complex, which offers a range of recreational facilities and an internal security system, and a more modest, moderate-income complex such as Condo Place, would make for another useful comparison.

This thesis has touched only briefly on the difference between a housing co-operative and truly communal settlements. A comparison between a housing co-op and a secular, preferably urban, commune of about the same size would be useful in determining differences in members' roles, relationships, ideology, and motives for becoming involved in such "counter-institutions." In addition, participant observer studies of either housing co-operatives or condominiums would bring much more depth to a description and analysis of their social organizations than was possible in this limited study. Especially important would be a testing of the fit between what residents say they do -- on which this study has largely relied -- and what they can actually be observed to do. The researcher did as much cross-checking of members' claims as possible, but such checks are no substitute for systematic and long-term observation of behaviour. In addition, participant observer studies would illuminate aspects of social life, such as the role of children in the co-op, which the researcher was able only to glimpse by means of interviews and a comparative focus.

Finally, this study has been predicated largely on the effects of the *North American* home ownership dream on social relations in condominiums and co-operatives. Some cross-cultural studies of housing co-ops and condominiums in North America and in those parts of Europe where they are firmly established and widespread forms of tenure would be valuable in assessing the extent to which that dream and its effects are North American phenomena only. This is a question that has far broader implications than merely the operation of co-ops and condominiums, and would be the researcher's preference were further time and funding for research to be made available.

The social relations of housing, both production and consumption, deserve much more systematic study than they have received to date. The research presented in this thesis is intended as a contribution to that end, and as a demonstration that the concepts and methods of anthropological research are useful tools for that task.

Table 1:

Previous Residence of Co-op Members and Condo Owners

Previous Residence	No. of Co-op Households	%N (N=50)	No. of Condo Households	%N (N=40)
Public Housing	10	20	--	--
Rented Dwelling	35	70	24	60
Owned Home	3	6	16	40
Farm	2	4	--	--

Table 2:

Occupations of Adult Co-op Members and Condo Residents

Occupation	No. of Adult Co-op Members	%N (N=90)	No. of Adult Condo Residents	%N (N=70)
Lawyer	1	1	-	-
Pilot	-	-	1	1
Professor, Teacher	8	9	4	6
Manager	7	8	16	23
Social Worker, Nurse	5	6	1	1
Clergyman	-	-	1	1
Business Owner	2	2	5	7
Salesman	1	1	6	9
Skilled Worker	15	17	6	9
Secretary, Clerk	7	8	6	9
Labour Union	2	2	-	-
Manual Worker	8	9	10	14
Housewife	13	14	10	14
Student	6	7	2	3
Retired	13	14	1	1
Unemployed	2	2	1	1

Table 3:

Occupations of Heads of Households in Co-op Home and Condo Place

Occupation	No. of Heads, Co-op	%N (N=50)	No. of Heads, Condo	%N (N=40)
Lawyer	1	2	-	-
Pilot	-	-	1	2.5
Professor, Teacher	6	12	3	7.5
Manager	6	12	14	35
Clergyman	-	-	1	2.5
Business Owner	2	4	5	12.5
Salesman	1	2	5	12.5
Skilled Worker	9	18	3	7.5
Secretary, Clerk	3	6	3	7.5
Labour Union	1	2	-	-
Manual Worker	7	14	2	5
Student	4	8	1	2.5
Retired	8	16	1	2.5
Unemployed	2	4	1	2.5

Table 4:

Ages of Co-op and Condo Residents

Age (In Years)	No. of Co-op Residents	%N (N=186)	No. of Condo Residents	%N (N=97)
0 - 5	24	13	15	16
6 - 12	32	17	6	6
13 - 15	16	8	3	3
16 - 21	22	12	4	4
21 - 35	34	18	30	31
36 - 64	44	24	38	39
65 -	14	8	1	1

Table 5:

Number of Persons per Co-op and Condo Household

Number of Persons per Household	No. of Co-op Households	%N (N=50)	No. of Condo Households	%N (N=40)
1	2	4	6	15
2	8	16	19	48
3	13	26	7	17
4	16	32	8	20
5	6	12	-	-
6	2	4	-	-
7	2	4	-	-
8	-	-	-	-
9	1	2	-	-

Table 6:

Number of Incomes per Household in Co-op and Condo

No. of Incomes per Household	Number of Co-op Households	%N (N=50)	Number of Condo Households	%N (N=40)
1	24	48	24	60
2	12	24	16	40
3	2	4	-	-
Pension, Public Assistance	9	18	-	-
Student	3	6	-	-

Table 7:

Reasons for Moving to a Co-op Given by Co-op Residents

Reason	Number of Responses	%N (N=102)
1. Interpersonal	51*	50*
a. Good place for children	13	13
b. Desire to know neighbours	11	11
c. Possibility of alternative lifestyle	8	8
d. Relatives in co-op	7	6
e. Friends in co-op	5	5
f. Possibilities for involvement	4	4
g. Mix of incomes and ages	4	4
2. Financial Security	25*	24*
a. Permanency of tenure	17	16
b. Control over environment	8	8
3. Good Value for Reasonable Price	16*	16*
a. Nice design, reasonable rent	13	13
b. Desire to live on one income	3	3
4. Ideological Commitment to Concept of Co-op	9	9
5. Low Maintenance	1	

*These figures represent the sum of the responses that follow them, which are lettered a., b., and so on.

Table 8:

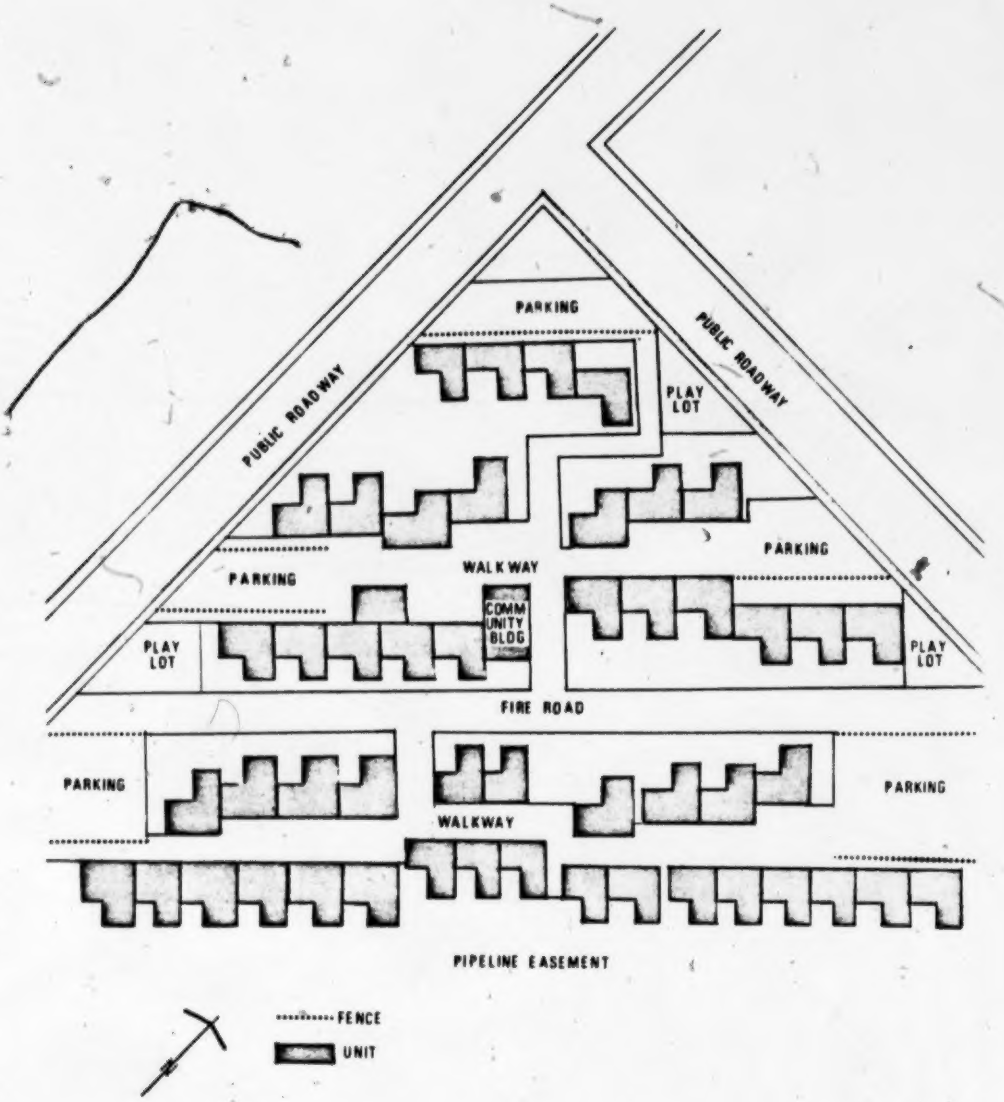
Reasons for Moving to a Condo Given by Condo Residents

Reason	Number of Responses	%N (N=65)
1. Good value, reasonable price	24	37
2. Desire for ownership	21*	32*
a. Desire for equity	15	22
b. Desire for control over environment	6	10
3. Interpersonal	11*	17*
a. Desire for privacy	5	8
b. Space for family	5	8
c. Desire to know neighbours	1	1
4. Low maintenance	9	14

*These figures represent the sum of the responses that follow them,which are lettered a., b., and so on.

Map 1:

Co-op Home


PARKING
PUBLIC ROADWAY
PUBLIC ROADWAY
PLAY LOT
PARKING
WALKWAY
PARKING
COMM UNITY BLDG
PLAY LOT
PLAY LOT
FIRE ROAD
PARKING
PARKING
WALKWAY
PIPELINE EASEMENT
FENCE
UNIT

Map 2:

Condo Place

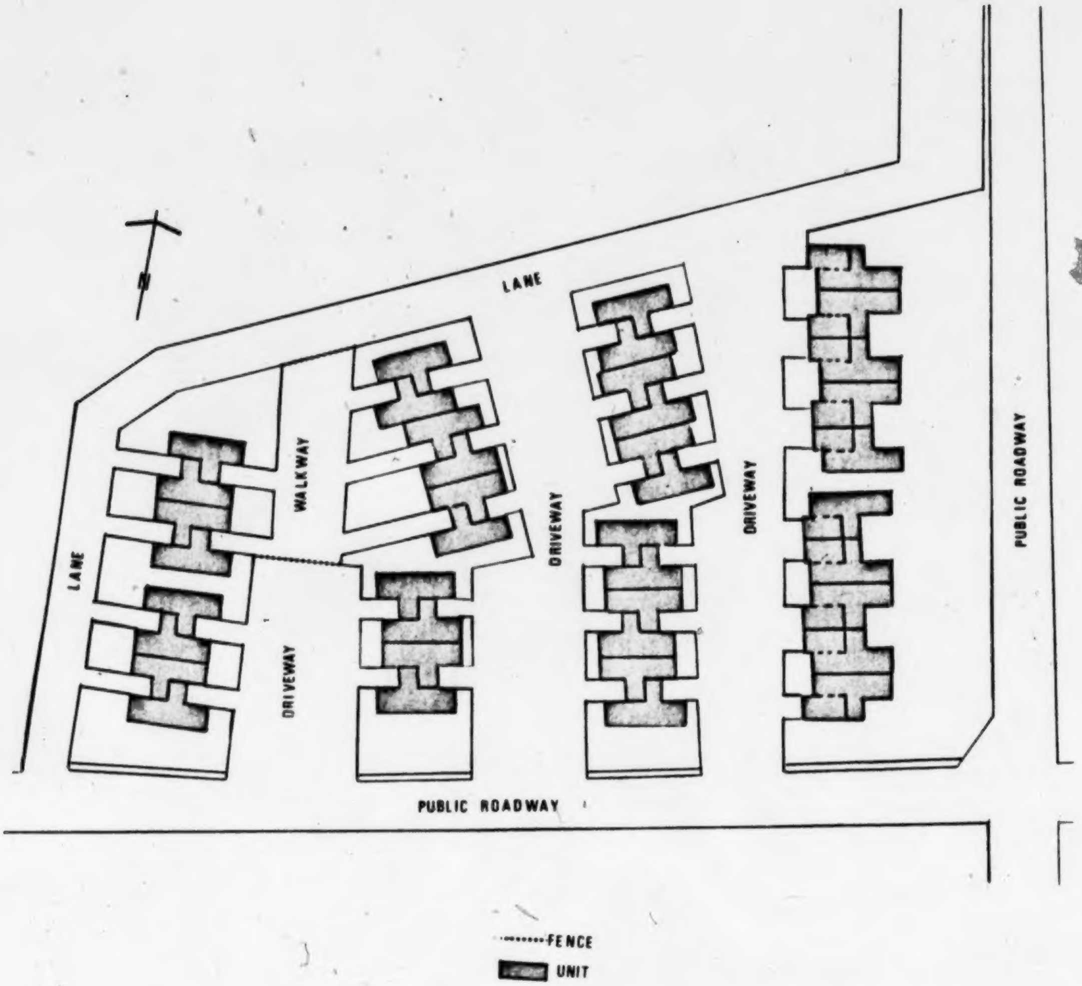
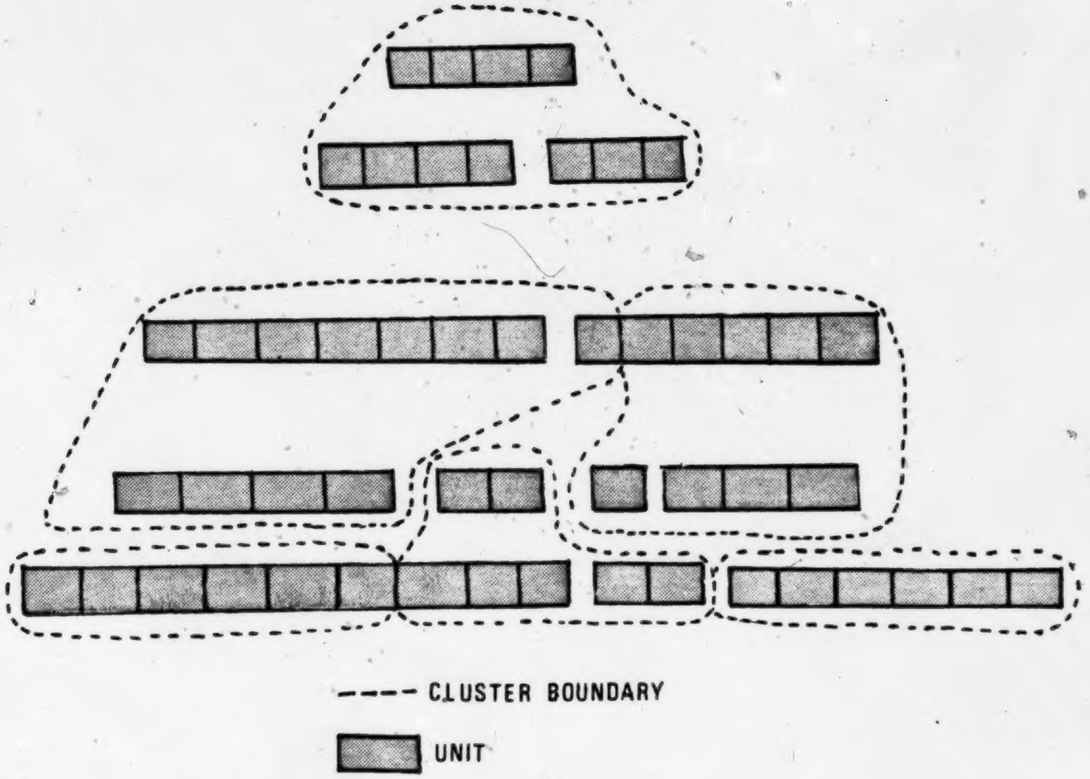

N
LANE
LANE
WALKWAY
DRIVEWAY
DRIVEWAY
DRIVEWAY
PUBLIC ROADWAY
PUBLIC ROADWAY
FENCE
UNIT

Figure 1:

Cluster Groupings in Co-op Home


CLUSTER BOUNDARY
UNIT

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Appendix One: Interview Protocol

1. Census

a. Names of occupants
b. Ages of occupants
c. Occupations of occupants

2. Residence history

a. When did you come to the co-op/condo?
b. Where did you live before coming here?
c. Are you originally from this city? If not, what is the population of your home town?

3. Choices

a. What made you choose the co-op/condo as a place to live?
b. (For short-term residents) You're relatively new here; how do you like it so far?
(For long-term residents) You've lived here _ years; what keeps you here?
c. What do you see as being the major problems in the co-op/condo?
d. How long do you see yourself staying here?

4. Ritual

a. On what kinds of occasions do co-op/condo members tend to get together?
b. What about more casual or smaller affairs? (e.g., "coffeeing," baby or bridal showers, welcoming parties)

5. Levels of participation

a. Have you ever served on the Board? on any committees? on any work parties or other projects?
b. Do you generally attend co-op/condo social affairs?
c. How about general membership meetings?
d. Are you involved in activities or organizations outside the co-op/condo? Would you say these take more or less of your time than co-op/condo activities?

6. Neighbouring

a. How many names on this (membership) list could you put a face to?
b. Who on this list might you go to for a cup of sugar or the loan of a tool?
c. Who might you ask to water your plants or feed your pets while you're away?
d. Who might you ask to take care of your children for a few hours?
e. Which of these people do you think of as your "neighbours"? as your "friends"?
f. Are there any people on this list whom you tend to avoid? Any who you feel tend to avoid you?

7. Finances

a. What are your housing charges/monthly payments?

Appendix Two: A Participation Policy for Co-op Home

1. Rationale

a. By choosing to live in a housing co-operative the members have committed themselves to a share in the responsibilities of the co-op as well as to its benefits. However, an inequity exists in the number of members who accept those responsibilities.

b. This imbalance in participation has a number of implications for:

   1) The cost of operating our co-operative since our costs are kept to a minimum through the self-help system as opposed to a system of hiring staff. This will continue to increase in importance as the maintenance expenses rise each year.

   2) The state of morale and the sense of co-operativeness among the members. The feelings of unfairness on the part of those who do participate and the feelings of isolation on the part of those who do not are a source of conflict. These conflicts can only hinder the co-operative's growth and limit us to only the economic benefits of co-operative living at the expense of many social benefits.

   3) The cost to the co-operative of the 'burn-out' of members. The imbalance we speak of implies that some members are doing more than their share so that the co-op can function. This over-participation results in some members contributing excessive valuable time and energy for a period and then withdrawing totally to recover.

c. The lack of a co-ordinated system for allocating tasks within the co-op and the absence of formal expectations leave both long-standing members and new members confused about getting involved.

2. Organization of Participation

a. Types of Participation

1) Time spent in formal meetings other than general meetings can count up to a maximum of one-half of a member's total contribution.

2) Organized tasks delegated by each of the co-operative's standing committees.

3) Support tasks, e.g., taking care of someone's children so they could participate in a meeting.

4) "Creative and member-initiated participation" -- either on an individual basis or through a committee. This category will allow for the unique contributions individuals may make that would otherwise be smothered by 'over-organization'. Members who are interested in this option should approach the Board for approval with the right to appeal to a General Meeting.

b. How Much Participation?

It is estimated that 18 hours per household will be required in the next six months. The required number of hours is based on a minimum of one household with one adult member. Board members and committee chairpersons are automatically considered to have fulfilled their household's obligations since these positions regularly contribute in excess of the minimum.

c. Organization

1) At every annual General Meeting each individual over 16 in the co-operative is requested to avail himself of one of the committees. Future members shall be asked to do so upon acceptance into the co-operative. It is emphasized that this means that attendance at the committee meetings will be compulsory. This will enable the committees to approach members and delegate tasks directly if circumstances require.

2) Each committee will keep an ongoing estimate of their monthly man-hour requirements on an annual basis so that the co-op has a basis to review the amount of time required per household to meet our needs.

3) Each committee will be responsible for a description of its functions and the various tasks it requires. This description will be updated as often as required and will inform new members, as well as longstanding ones, of the kinds of things one can get involved in on each committee.

4) Each committee chairman will make three copies of the monthly job list including the hours per task. One list will be prominently displayed on a kiosk or a covered bulletin board outside the hall. A second list will be posted in the newsletter each month and the third kept by the chairman for his/her records.

5) Registering and recording participation through his/her committee will be the task of each committee chairman.
As an individual takes responsibility for a job the chairman will update the committee records accordingly. As jobs are completed a record of how much work each household does through its committee will be updated.
Work will be recorded in hourly blocks and totalled on a six-month basis.

6) Routine tasks may be pre-assigned to members

in advance on a yearly or seasonal basis, thus saving the chairmen the extra work of assigning these monthly.

3. Monitoring Participation

Each month, a frequency distribution (table and graph) of the number of hours worked by the number of households will be posted on the bulletin board beside the job list along with the average number of hours worked per household, total hours worked and the percentage of expected participation rate achieved. Members can rate their own performance.

4. Review

A workshop will be conducted every six months to

a. review membership participation, and

b. review the success of this policy and recommend changes if necessary.

Appendix Three: Letter Delivered to Every Household in Co-op Home

Dear Co-op Home Resident,

I am a member of the faculty of Athabasca University, at the moment on leave to complete my dissertation for the Ph.D. in the Department of Anthropology at the University of Alberta. The title of my dissertation is, "Housing Co-operatives and Condominiums: Corporate Groups and Community." As part of my research I plan to include two case studies, one of a housing co-operative, and one of a housing condominium, which will be compared in terms of the extent to which their residents form and feel part of a "community."

At the general membership meeting of May 25, I was given permission to include Co-op Home as part of this research. As the pioneer housing co-operative in this area, Co-op Home has had the most extensive experience in forming and maintaining a sense of community among its members. I very much appreciate the opportunity to record some of this experience, in the context of my research.

As a basis for my case study, I need information of two sorts about the co-operative, from interviews with co-op members, and from observations of co-op meetings. I realize this will mean an imposition on your time. However, I will do my best to take as little of your time as possible, probably two hours, at some point between now and the end of September. In this research and the resulting thesis, I will take all measures necessary to maintain confidentiality and to ensure the anonymity of those I interview or observe -- and of the co-operative itself, if required. Finally, I will be pleased to provide the co-op with at least one copy of the thesis, once completed.

At some point in the next two weeks I will be contacting you, either by phone or in person, to arrange a time during the summer months that would be convenient for you to talk with me about your experiences as a member of Co-op Home. I look forward to meeting you.

Sincerely yours,

Appendix Four: Letter Delivered to Every Household in Condo Place

Dear Condo Place Resident,

I am a member of the faculty of Athabasca University, at the moment on leave to complete my dissertation for the Ph.D. in the Department of Anthropology at the University of Alberta. The title of my dissertation is, "Housing Co-operatives and Condominiums: Corporate Groups and Community." As part of my research, I plan to include two case studies, one of a housing co-operative and one of a housing condominium, which will be compared in terms of the extent to which their residents form and feel part of a "community."

At the Condo Place general meeting in May, I was granted permission to include your condominium development as part of this research. Throughout the summer and on into September, I hope to be able to talk with each of the residents of the condominium about their experiences as a condominium resident. I realize that this will be an imposition on your time. However, I will do my best to take as little of your time as possible, probably two hours per unit. In this research and the resulting thesis, I will take all measures necessary to maintain confidentiality and to ensure the anonymity of those I interview -- and of the condominium itself, if required. Finally, I will be pleased to provide the condominium with at least one copy of the thesis, once completed.

I will be contacting you, either by phone or in person, at some point in the next three weeks, to arrange a time during the summer or early fall that would be convenient for you to talk about your experiences as a member of the condominium. I look forward to meeting you.

Sincerely yours,